STEPNEY COMMUNITY TRUST

England & Wales · Charity number 297771

Details

Other names	SCT
Status	Registered
Legal form	Charitable company
Company number	02036918
Registered	1987-10-21
Register	View on the Charity Commission register

Contact

Address	Stepney Community Trust 46 Myrdle Street London E1 1HL
Phone	02073775482
Email	info@stepney.org.uk
Website	www.stepney.org.uk

Activities

Objects: TO PROMOTE THE BENEFIT OF THE INHABITANTS OF STEPNEY IN THE LONDON BOROUGH OF TOWER HAMLETS AND THE SURROUNDING AREA WITHOUT DISTINCTION OF SEX OR OF POLITICAL OR RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING LOCAL AUTHORITIES IN A COMMON EFFORT TO RELIEVE POVERTY, ADVANCE EDUCATION, PRESERVE AND PROTECT HEALTH AND PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS. 2. TO ESTABLISH OR TO SECURE THE ESTABLISHMENT OF A COMMUNITY CENTRE IN THE LONDON BOROUGH OF TOWER HAMLETS, IN STEPNEY AND TO MAINTAIN AND MANAGE OR TO CO-OPERATE WITH ANY LOCAL STATUTORY AUTHORITY IN THE MAINTENANCE AND MANAGEMENT OF SUCH A COMMUNITY CENTRE. 3. TO PROMOTE HIGH STANDARDS OF PLANNING AND ARCHITECTURE IN OR AFFECTING THE AREA OF BENEFIT. 4. TO PROMOTE GOOD RACE RELATIONS IN THE AREA OF BENEFIT BY ENDEAVOURING TO ELIMINATE DISCRIMINATION ON GROUNDS OF RACE AND ENCOURAGING EQUALITY OF OPPORTUNITY BETWEEN PERSONS OF DIFFERENT RACIAL GROUPS.

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Activities: Offer Employment advice and guidance, IT training, Job-search, women development and counselling, healthy living, ESOL and other activities to benefit the local community at large.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** SEE OBJECTS
- Tower Hamlets

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£115,886	£81,525	-	-
2024-03-31	£97,918	£62,835	-	-
2023-03-31	£56,019	£52,448	-	-
2022-03-31	£63,049	£68,922	-	-
2021-03-31	£87,840	£52,753	-	-

Trustees

Name	Role	Appointed
AHMED HASSAN		2012-04-21
Ameena Begum		2021-12-21
BODRUL ALOM		1997-02-01
MOHAMMED ABDUL MALIK		2012-04-21
Rafia Khan		2020-09-30

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STEPNEY COMMUNITY TRUST

England & Wales - Charity number 297771

Accounts

STEPNEY COMMUNITY TRUST
(A REGISTERED CHARITY & COMPANY LIMITED BY GUARANTEE)

Directors' Report and Financial Statements
For the year ended 31 March 2025

STEPNEY COMMUNITY TRUST

Contents

	Page
Company Information	2
Directors' Report	3 - 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to Financial Statement	11 - 14

STEPNEY COMMUNITY TRUST

COMPANY INFORMATION

Directors:	Bodrul Alom Ahmed Hassan Mohammed Abdul Malik Mohammed Enam Uddin Ms Rafia Khan Ms Ameena Begum
Secretary:	Bodrul Alom
Registered Office:	46 Myrdle Street London E1 1HL
Business Address:	46 Myrdle Street London E1 1HL
Company Registration Number:	2036918
Charity Registration Number:	297771
Bankers:	National Westminster Bank PLC Whitechapel Road (B) Branch Black Lion House 45 Whitechapel Road London E1 1DU
Independent Examiner:	Muhit & Co Chartered Certified Accountants & Tax Advisers 80A Ashfield Street Unit 4 London E1 2BJ

STEPNEY COMMUNITY TRUST

Directors/Trustee's Report

For the year ended 31st March 2025

The Trustees present their report and accounts for the year ended 31st March 2025

STEPNEY COMMUNITY TRUST is a grassroots community organisation. It operates in areas with high levels of poverty and deprivation, surrounded by prosperity and affluence. Over several decades the Trust has supported deprived and disadvantaged communities in Stepney and surrounding areas of East London.

Through grassroots activities, it has developed good expertise in accessing and supporting hard to reach people and providing them with much-needed activities/services in a culturally sensitive way. These include vocational training courses designed to inspire, motivate and up-skill disadvantaged people to go forward in life.

Structure, Governance and Management
The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the governing rule and applicable law.

Governing document
The charity was originally founded in 1982. It was registered as a company limited by guarantee in July 1986 (2036918) and as a charity in October 1987 (297771).

How the Trust was founded
Stepney Community Trust (formerly St Mary's Centre) was founded in 1982 by Soyful Alom, who was involved with the organisation, directly and indirectly, until 2010.

Appointment of Trustees
The Board of Trustees has the power to appoint additional Trustees or remove Trustees as it considers fit to do so.

Appointment of Directors
The Board of Directors has the power to appoint additional directors or remove directors as it considers fit to do so.

The Trustees and Directors in office in the year are set out on page 2. The Trustees and Directors have no beneficial interest in the organisation other than as members.

Trustees
Mohammed Abdul Malik, Bodrul Alom, Mohammed Enam Uddin, Hassan Ahmed, Ms Rafia Khan and Ms Ameena Begum.

Directors
Abdul Malik, Bodrul Alom, Enam Uddin, Hassan Ahmed and Ms Rafia Khan and Ms Ameena Begum.

Company Secretary
Bodrul Alom

STEPNEY COMMUNITY TRUST

Organisation

The Trustees/Directors meet regularly to manage the affairs of the charity. The day-to-day running of the charity is the responsibility of the Secretary, who manages staff and volunteers and reports directly to the Board of Trustees.

Staff and Volunteers

Dr Muhammad Ahmedullah, Shamili Hoque, Rubiya Begum, Rafia Khatun, Elena Hawkins (ESOL tutor), Isabel Kidel (ESOL tutor), Shabnam Khan, Jahan Minera (ESOL tutor), Rukshana Khanam, Salma Begum, Hayat Attusi, Salma Begum, Rona Choudhary, Hazera Begum, Rejvi Akther, Helena Begum, Janathul Ferdous, Raheda Jabbar, Israth Zahan, Shaheda Jabbar, Husna Begum, Musalman Qualam, Mushtak Ahmed Chowdhury, Kazi Mahjabeen, Magdalena Gomez, Rakesh Rootsman Rak, Sanchita Mukherjee, Jaswant Matharu, Rayla Begum, Claire Chatelert, Fahima Khurshed, Hilary Sleiman, Anjum Ishtiaq, Manha Hussain, Rahima Jahan, Sabiya Khatun and Sophie Ibotson.

Volunteers

All our volunteers dedicate at least six hours or more a week of their time. They are there to support the charity's various activities and gain new skills and experiences to enhance their employment prospects. Volunteers are regularly recruited, trained, supported and supervised throughout.

Public benefit Statement

The Trustees and Directors consider that they have complied with Section 17 of the Charities Act 2011 concerning the guidance on public benefit published by the Charity Commission.

Objectives and Activities

STEPNEY COMMUNITY TRUST is a grassroots community organisation that aims:

"To enhance and improve the area's social welfare; educational, employment and economic prospects; living environment; enabling residents to access opportunities for development and improving their physical and mental health and the quality of life in general".

What the Trust offers to the community

Following the pandemic the Trust, as a voluntary and charity sector organisation, has experienced increasing difficulties in fundraising. In such a difficult time, the Trust found itself limited by what it could offer to address the changing needs of the local community. Despite the socio-economic and financial constraints, it has worked very hard to deliver the following projects during the last financial year.

Life Skills Project

SCT has developed and delivered this exciting 'Life Skills Project', and its activities included ESOL, ICT and Job search. It also included opportunities for local people to overcome social isolation by attending weekly tea mornings, promoting community cohesion and developing social skills and self-confidence.

Urban Garden Project
The food growing project was aimed at local women and managed by volunteers. In the urban garden in the backyard of the Trust's building, local women created a miniature ecosystem with raised beds and a small herb area. They planted peach, lime and pear trees, smaller plants on square and rectangular boxes and Comfrey to generate plant food. The space was divided into small sections and allocated to local women who joined the project. They learnt about sowing and how to look after, grow and harvest organic food, gaining theoretical and practical knowledge.

In the last couple of years, the partnership with the Stepney City Firm enabled some of our local women participants to secure several vegetable growing beds at the farm, allowing them to continue their love of food/vegetable growing activities.

English for All and English for Life
English for All and English for Life (E4A and E4L) was designed to provide a new way of ESOL training based on flexible learning approaches combined with social and health activities to promote "connections, learning together and volunteering". This project was launched in June 2023 which proven to be extremely successful.

Sewing Project
It was challenging task to find resources to start this project, which offered creative activities to local women. However, local women have widely utilised the project activities by getting involved in making things for themselves to wear and to be used at home. Yet again, this is one of the most popular and widely used activities by local women.

More importantly, the sewing class is a popular social gathering that offers the participants time to relax, chat, make friends and learn a new skill. The progress of the participants is enormous in terms of developing tailoring skills – able to cut and make garments and more importantly, a boost of confidence and a sense of pride.

Confidence and Well-being Project
It offers a weekly meditation class in collaboration with a confidence-building activity. This has been very successful as it aims raising awareness about self-care, mental health and well-being which have helped participants to realise and develop importance of 'self-esteem' and 'looking after yourself'.

Let's Talk Project
This is a weekly drop-in session for anyone who wants to talk to someone about issues affecting their lives and well-being. In fact, this offers an opportunity for community members to offload any issues of stress and worries they might have been going through. It is a confidential and non-judgmental listening service which, is emerging very popular with local women.

Communication Class
Weekly English communication class is an interactive session which aims to help boost participants confidence in speaking English. The focus is on everyday interaction and how to overcome shyness. At present we are offering four weekly ESOL classes delivered in partnership with ELATT and WEA.

STEPNEY COMMUNITY TRUST

Heritage Project – Jute the Golden Fibre of Bengal and an Empire Monopoly
How the sweat of Bengal cultivators facilitated the expansion of the trade of the British Empire (1830-1940). The project began in mid-2023 with a launch in April to share details with the public and invite people to join as community participants. It recruited about a dozen individuals and provided them with training and visits to relevant heritage institutions, such as the London Metropolitan Archives, Kew Gardens and Dundee Jute Museum.

The project has two parts:

Research and writing about the history of Bengal jute. Individuals involved are Mushtak Ahmed Chowdhury, Alison Benson, Felicity Hawksley, Hilary Sleiman, Jaswant Matharu, Lana Joyce, Musalman Qualam and Sanchita Mukherjee.

Producing historical and creative crafts. Individuals involved are Musalman Qualam, Mushtak Ahmed Chowdhury, Kazi Mahjabeen, Magdalena Gomez, Rakesh Rootsman Rak, Sanchita Mukherjee, Jaswant Matharu, Rayla Begum, Claire Chatelert, Fahima Khurshed, Hilary Sleiman, Anjum Ishtiaq, Manha Hussain, Rahima Jahan, Sabiya Khatun, Sophie Ibotson.

It is envisaged that the project will be completed in August 2025.

Employment Pathways Project
This is a unique project commenced in January 2024 which aims to develop training and support for local people farthest away from the job market to improve employability skills. It offers complete job search activities and work experience to progress along employment pathways to make positive differences to their lives.

The core activities include skills development training; one-to-one mentoring and support; practical job search; personnel and cv development and work experience and/or voluntary work placements. In addition, up-skills training or workshops on communication; interview techniques; digital presentation.

ICT Project
This was a long overdue dream project initially piloted in the summer/autumn of 2024 and has proven extremely popular with all the user groups of the Trust. Following the pilot, an ICT project was developed and started in January 2025, catering to a wide range of computer-based activities, which included online job search, CV development and basic structured computer training for disadvantaged and first-time computer learners. The multi-dimensional project is about building strong relationships with local users and engaging and reconnecting with isolated people. The ICT project aims to promote and support computer training and learning functions in a community setting. The project is expected to go strength-to-strength in the next financial year.

Networking and Partnership
Following the pandemic, we were able to continue with our link and liaison work with a number of local community groups, including Bangladesh Youth Movement (BYM), Accounts 3, St Margaret's House, Tower Hamlets Carers Association, Fieldgate Mansions Tenants and Residents Association, Brady Arts Centre, Bangladesh Carers Association, Tower Hamlets CVS, ELATT and WEA.

STEPNEY COMMUNITY TRUST

Achievement and Performance

During the past twelve months, in addition to our regular programmes, we have successfully organised and facilitated some unforgettable activities and events, including day trips for women users of the project; riverwalk - Chat N Walk, celebrations of Christmas, New Year, Eid Re-unions parties, etc.

Acknowledgement

The Board of Directors and Trustees are immensely grateful to Bodrul Alom, Company Secretary/Trustee, for his ongoing dedication and effort in fundraising, managing and supporting the day-to-day activities of the charity. In addition, we would like to express our sincere thanks and appreciation to London Borough of Tower Hamlets (LBTH), The National Lottery Heritage Fund, East London Advance Technology Training (ELATT), Workers' Educational Association (WEA) and Abberfieldy Big Local.

Small Company Provisions

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime.

Signed on behalf of the Board: A Malik

M A Malik (Director and Chair of Trustees)

Approved by the Board on 30th May 2025

STEPNEY COMMUNITY TRUST

Independent Examiner's Report to the Directors for the year ended 31st March 2025
The financial statements laid out in this report on pages 7 have been prepared under the historical cost convention and in accordance with the SORP, Accounting and Reporting by Charities Commission issued in April 2005 and applicable Accounting Standards and the Charities Act 1993.

Respective Responsibilities of the Trustees/Directors and the Examiner
As the Charity's Trustees, and the directors of the company for the purpose of Company Law you are responsible for the preparation of the Financial Statements. The Trustees consider that an Audit is not required for this year (under section 144 (2) of the Charities Act 2011) and that an Independent Examiner is needed.

It is our responsibility to:
- Examine the Financial Statements under section 145 of the 2011 Act.
- Follow the procedure laid down in the general directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to our attention.

Basis of Independent Examiners' Report
The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:
- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items of disclosures in the accounts.

Finally, obtaining explanations from you as Trustees concerning any such matters relating to the accounts. The examination also includes examination of any such matters of evidence relevant to the account of disclosures in the financial statements. It includes assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement
In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

(2) to which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion
In our opinion the financial statement prepared give a true and fair view of the charity's state of affairs as at 31 March 2025 giving that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the Charities Commissioner.

.....

Mukit & Co

30th May 2025

STEPNEY COMMUNITY TRUST
Statement of Financial Activities
for the year ended 31 March 2025

	Notes	Restricted	Unrestricted	Total 2025	Total 2024
		£	£	£	£
INCOME AND EXPENDITURE					
Incoming Resources					
Grants and Donations	2	-	115,886	115,886	96,842
Bank Interest		-	1,215	1,215	1,076
Other Income (HMRC JRS)		-	-	-	-
Total Incoming Resources		0	117,101	117,101	97,918
Resources Expended					
Direct Charitable Expenditure		-	11,684	11,684	7,592
Governance Cost		-	69,841	69,841	55,241
Total Resources Expended		0	81,525	81,525	62,833
Net Incoming Resources for the year		-	35,576	35,576	35,083
Funds at 1 April 2024		23,567	69,656	93,223	58,140
Funds at 31 March 2025		23,567	105,232	128,799	93,223

The notes on pages 10 to 13 form part of these accounts.

STEPNEY COMMUNITY TRUST

Balance Sheet

as at 31 March 2025

	Notes	Total 2025 £	Total 2024 £
Fixed Assets			
Tangible Assets		100,149	97,907
Current assets			
Cash at Bank and in Hand		114,530	81,693
Debtors		4,360	2,193
		118,890	83,886
Current Liabilities			
Creditors: amounts falling due within one year	6	(6,680)	(5,010)
Net current assets		112,210	78,876
Total assets less current liabilities		212,359	176,783
Net assets		212,359	176,783
Net assets			
Accumulated Funds	7		
Restricted Fund		23,567	23,567
Unrestricted Fund		105,232	69,656
Capital Reserve		83,560	83,560
Total Funds		212,359	176,783

These accounts have been prepared in accordance with special provisions relating to small companies within part 15 of the Companies Act 2006.

For the year ended 31 March 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

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

The financial statements were approved by the Board on 29 April 2025 and signed by:

BODRUL ALOM
Secretary

M ABDUL MALIK
Chair of Trustees

STEPNEY COMMUNITY TRUST

Notes to the Statement of Financial Activities

for the year ended 31 March 2025

1 Accounting policies

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities. They have also been prepared in accordance with the Charities Act. 1993 and comply with the Statement of Recommended Practice 'Accounting by Charities' (issued on January 2015).

Capitalisation and depreciation of tangible fixed assets:

All assets costing more than £1,000 are capitalised. The cost of tangible fixed assets is written-off by equal instalments over the expected useful lives as follows:

Freehold property (40% on cost) 2% straight line basis

Furniture, fittings and equipment 25% reducing balance method

Grants Received for Freehold Property

It has been treated as a reserve and 2% of the grant per year is transferred to revenue account.

Capital reserve is against the freehold property of the charity.

Fund accounting

Unrestricted funds

Consists of general funds which the centre may use for its purpose at its discretion.

Restricted funds

Are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Incoming Resources

Income only recognised where there is entitlement for the period.

Funds at 1 April 2023

2 Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred.

A clause in the agreement relating to the capital grant awarded by the Greater London Council in respect of the acquisition of the freehold property at 46 Myrdle Street, London E1 1HL states that if the property is sold within 30 years of the date of acquisition, a reimbursement of the of the part of the grant will become due and a charge has been recorded on the property.

3 Staff Costs

	2025	2024
	£	£
Net Salaries	34,808	25,878
PAYE and NIC	375	607
Pension	939	901
	36,122	27,386

4 Debtors

Trade debtors	-	-
Other debtors	4,359	2,193
	4,359	2,193

STEPNEY COMMUNITY TRUST

		2025	2024
5	**Creditors**		
	Amount falling due within one year		
	Provision for capital expenses (Rent received)	3,485	3,485
	Deferred income	-	-
	Other creditors	3,195	1,525
		6,680	5,010

		Freehold Property	Fixtures, fittings & equipment	Total
6	**Tangible Assets**			2025
		£	£	£
	Cost			
	At 1 April 2024	109,320	69,974	179,294
	Addition	-	5,199	5,199
	At 31 March 2025	109,320	75,173	184,493
	Depreciation			
	At 1 April 2024	20,997	60,390	81,387
	Charges for the year	-	2,957	2,957
	At 31 March 2025	20,997	63,347	84,344
	Net Book Value			
	At 31 March 2025	88,323	11,826	100,149
	At 31 March 2024	88,323	9,584	99,907

7 **Going Concern**

The financial statements have been prepared on a going concern basis with the expectation that the company would be able to obtain sufficient grants to continue its activities in the future.

		2025	2024
8	**Operative Income**	£	£
	The operating income is stated after charging:		
	Depreciation & After Crediting	2,957	2,393
	Bank interest received	1,215	1,076

		Restricted	Unrestricted	Total
9	**Analysis of Net Assets Between Funds**	£	£	£
	Tangible Assets	-	100,149	100,149
	Current Assets	-	118,890	118,890
	Current Liabilities	-	(6,680)	(6,680)
	Balance at 31 March 2025	0	212,359	212,359

		Restricted	Unrestricted	Total
10	**Movement of Funds**	£	£	£
	At 1 April 2024	23,567	69,656	93,223
	Incoming Resources	-	117,101	117,101
	Outgoing Resources	-	(81,525)	(81,525)
	At 31 March 2025	23,567	105,232	128,799

STEPNEY COMMUNITY TRUST

Profit and Loss
as at 31 March 2025

INCOME	**Restricted**	**Unrestricted**	**2025**	**2024**
Grants/Donations			**£**	**£**
City Bridge Trust	-	27,905	27,905	27,905
ELATT - Gardening project	-	100	100	-
Hall Hire	-	90	90	300
London Borough of Tower Hamlets	-	25,000	25,000	10,417
Photocopy	-	36	36	201
Rent	-	15,200	15,200	10,200
Sanctuary	-	2,500	2,500	-
St Paul's Cathedral Church	-	-	-	4,000
The Access foundation	-	10,000	10,000	-
The National Lottery Community Fund	-	35,055	35,055	43,819
TOTAL	**0**	**115,886**	**115,886**	**96,842**
Bank Interest Received	-	1,215	1,215	1,076
TOTAL	**-**	**117,101**	**117,101**	**97,918**

STEPNEY COMMUNITY TRUST

EXPENDITURE	**Restricted**	**Unrestricted**	**Total 2025**	**Total 2024**
	£	£	**£**	**£**
Accountancy Fees	-	1,080	1,080	1,080
Administrative and Development	-	2,450	2,450	-
Advertising and PR	-	114	114	-
Bank Charges	-	-	-	12
Cleaning and Materials	-	1,655	1,655	1,338
Computer Accessories	-	3,043	3,043	-
Council Tax	-	1,489	1,489	1,446
Depreciation	-	2,957	2,957	2,396
Equipment Expensed	-	461	461	2,600
Hall Hire	-	-	-	312
Insurance	-	1,759	1,759	1,676
Light and Heat	-	5,038	5,038	4,418
Other Legal and Professional	-	92	92	-
Pensions	-	403	403	386
Photocopy and Maintenance	-	231	231	106
Postage	-	39	39	16
Programme and Activities	-	6,594	6,594	3,912
Project Development work	-	5,090	5,090	3,682
Publicity and Promotion	-	-	-	100
Refreshments	-	739	739	524
Repairs and Maintenance	-	2,192	2,192	1,894
Stationary	-	212	212	32
Subscriptions	-	213	213	215
Telephone and Internet	-	580	580	813
Training Materials	-	199	199	-
Training - Staff and Management	-	4,042	4,042	1,600
Travelling	-	1,135	1,135	2,648
Volunteers Expense	-	3,050	3,050	4,250
Wages and Salaries	-	34,808	34,808	25,878
Water Rates	-	1,049	1,049	308
Website Development	-	811	811	1,193
Total Expenses	**-**	**81,525**	**81,525**	**62,835**
Net Surplus/Deficit for the year	**-**	**35,576**	**35,576**	**35,083**

STEPNEY COMMUNITY TRUST

England & Wales - Charity number 297771

Accounts

STEPNEY COMMUNITY TRUST
(A REGISTERED CHARITY & COMPANY LIMITED BY GUARANTEE)

Directors' Report and Financial Statements
For the year ended 31 March 2024

STEPNEY COMMUNITY TRUST

Contents

	Page
Company Information	2
Directors' Report	3 - 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to Financial Statement	10 - 13

STEPNEY COMMUNITY TRUST

COMPANY INFORMATION

Directors:	Bodrul Alom Ahmed Hassan Mohammed Abdul Malik Mohammed Enam Uddin Ms Rafia Khan Ms Ameena Begum
Secretary:	Bodrul Alom
Registered Office:	46 Myrdle Street London E1 1HL
Business Address:	46 Myrdle Street London E1 1HL
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Independent Examiner:	Muhit & Co Chartered Certified Accountants & Tax Advisers 80A Ashfield Street Unit 4 London E1 2BJ

STEPNEY COMMUNITY TRUST

Directors/Trustee's Report

For the year ended 31st March 2024

The Trustees present their report and accounts for the year ended 31st March 2024

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Through grassroots activities, it has developed good expertise in accessing and supporting hard to reach people and providing them with much-needed activities/services in a culturally sensitive way. These include vocational training courses designed to inspire, motivate and up-skill disadvantaged people to go forward in life.

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Trustees
Mohammed Abdul Malik, Bodrul Alom, Mohammed Enam Uddin, Hassan Ahmed, Ms Rafia Khan and Ms Ameena Begum.

Directors
Abdul Malik, Bodrul Alom, Enam Uddin, Hassan Ahmed and Ms Rafia Khan and Ms Ameena Begum.

STEPNEY COMMUNITY TRUST

Company Secretary
Bodrul Alom

Organisation
The Trustees/Directors meet regularly to manage the affairs of the charity. The day-to-day running of the charity is the responsibility of the Secretary, who manages staff and volunteers and reports directly to the Board of Trustees.

Staff and Volunteers
Dr Muhammad Ahmedullah, Shamili Hoque, Rubiya Begum, Rafia Khatun, Elena Hawkins (ESOL tutor), Isabel Kidel (ESOL tutor), Shabnam Khan, Rukshana Khanam, Salma Begum, Kate Eaton (ESOL tutor), Hayat Attusi, Salma Begum, Israth Jahan Hera, Shayla Sidiqua, Hazera Begum, Sharmine Akther Ruby, Fathema Khanam Jule, Shah Rakibul Hoque and Muhammed Qualam.

Volunteers
All our volunteers dedicate at least six hours or more a week of their time. They are there to support the charity's various activities and gain new skills and experiences to enhance their employment prospects. Volunteers are regularly recruited, trained, supported and supervised throughout.

Public benefit Statement
The Trustees and Directors consider that they have complied with Section 17 of the Charities Act 2011 concerning the guidance on public benefit published by the Charity Commission.

Objectives and Activities
STEPNEY COMMUNITY TRUST is a grassroots community organisation that aims:

"To enhance and improve the area's social welfare; educational, employment and economic prospects; living environment; and enabling residents to access opportunities for development and improving their physical and mental health and the quality of life in general".

What the Trust offers to the community
Following the pandemic the Trust, as a voluntary and charity sector organisation, has experienced increasing difficulties in fundraising. In such a difficult time, the Trust found itself limited by what it could offer to address the changing needs of the local community. Despite the socio-economic and financial constraints, it has worked very hard to deliver the following projects during the last financial year.

What the Trust offers to the community
Due to the pandemic and lockdowns in recent years, the Trust, as a voluntary and charity sector organisation, has experienced increasing difficulties in fundraising. In such a difficult time, the Trust found itself limited by what it could offer to address the changing needs of the local community. However, despite the socio-economic and financial constraints, it has worked very hard to deliver the following projects during the financial year.

Life Skills Project
SCT has developed and delivered this exciting 'Life Skills Project', and its activities included ESOL, ICT and Job search. It also included opportunities for local people to overcome social isolation by attending weekly tea mornings, promoting community cohesion and developing

social skills and self-confidence.

Urban Garden Project
The food growing project was aimed at local women and managed by volunteers. In the urban garden in the backyard of the Trust's building, local women created a miniature ecosystem with raised beds, a small herb area, peach and pear trees, smaller plants on square and rectangular boxes and Comfrey to generate plant food. The space was divided into small sections and allocated to local women that joined the project. They learnt about sowing and how to look after, grow and harvest organic food, gaining theoretical and practical knowledge. They grew vegetables and herbs and organised a harvest celebration by cooking and eating together with the wider local community.

English for All and English for Life
English for All and English for Life (E4A and E4L) was designed to provide a new way of ESOL training based on flexible learning approaches combined with social and health activities to promote "connections, learning together and volunteering". This project was launched in June 2023 which proven to be extremely successful.

Sewing Project
It was challenging task to find resources to start this project, which offered creative activities to local women. However, local women have widely utilised the project activities by getting involved in making things for themselves to wear and to be used at home. Yet again, this is one of the most popular and widely used activities by local women.

More importantly, the sewing class is a popular social gathering that offers the participants time to relax, chat, make friends and learn a new skill. The progress of the participants is enormous in terms of developing tailoring skills – able to cut and make garments and more importantly, a boost of confidence and a sense of pride.

Confidence and Well-being Project
It offers a weekly meditation class in collaboration with a confidence-building activity. This has been very successful as it aims raising awareness about self-care, mental health and well-being which have helped participants to realise and develop importance of 'self-esteem' and 'looking after yourself'.

Let's Talk Project
This is a weekly drop-in session for anyone who wants to talk to someone about issues affecting their lives and well-being. In fact, this offers an opportunity for community members to offload any issues of stress and worries they might have been going through. It is a confidential and non-judgmental listening service which, is emerging very popular with local women.

Communication Class
Weekly English communication class is an interactive session which aims to help boost their confidence in speaking English. The focus is on everyday interaction and how to overcome shyness. At present it is offering four weekly ESOL classes delivered in partnership with ELATT and WEA.

STEPNEY COMMUNITY TRUST

Heritage Project – Jute the Golden Fibre of Bengal and an Empire Monopoly
How the sweat of Bengal cultivators facilitated the expansion of the trade of the British Empire (1830-1940). The project began in mid-2023 with a launch in April to share details with the public and invite people to join as community participants. It recruited about a dozen individuals and provided them with training and visits to relevant heritage institutions, such as the London Metropolitan Archives, Kew Gardens and Dundee Jute Museum.

The project has two parts: research and writing about the history of Bengal jute and producing historical and creative crafts. It is envisaged that the project will be completed in October 2024.

Employment Pathways Project
This is a unique project commenced in January 2024 which aims to develop training and support for local people farthest away from the job market to improve employability skills. It offers complete job search activities and work experience to progress along employment pathways to make positive differences to their lives.

The core activities include skills development training; one-to-one mentoring and support; practical job search activities and up-skills training or workshops on communication; interview techniques; digital presentation, personnel and cv development and work experience and/or voluntary work placements.

Networking and Partnership
Following the pandemic, we were able to continue with our link and liaison work with a number of local community groups, including Bangladesh Youth Movement (BYM), Accounts 3, St Margaret's House, Tower Hamlets Carers Association, Fieldgate Mansions Tenants and Residents Association, Brady Arts Centre, Tower Hamlets Parents Centre, Bangladesh Carers Association, Tower Hamlets CVS, ELATT and WEA.

Achievement and Performance
During the past twelve months, in addition to our regular programmes, we have successfully organised and facilitated some unforgettable activities and events, including day trips for women users of the project; riverwalk - Chat N Walk, celebrations of Christmas, New Year, Eid Re-unions parties, etc.

Acknowledgement
The Board of Directors and Trustees are immensely grateful to Bodrul Alom, Company Secretary/Trustee for his on-going dedication and effort for fundraising, managing and supporting the day-to-day activities of the charity. In addition, we would like to express our sincere thanks and appreciation to LBTH, The National Lottery Heritage Fund, ELATT (East London Advance Technology Training), WEA (Workers' Educational Association) and Nilupa Rahim.

Small Company Provisions
This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime.

Signed on behalf of the Board: A. Malik

M A Malik (Director and Chair of Trustees)

Approved by the Board on 30th May 2024

STEPNEY COMMUNITY TRUST

Independent Examiner's Report to the Directors for the year ended 31st March 2024
The financial statements laid out in this report on pages 7 have been prepared under the historical cost convention and in accordance with the SORP, Accounting and Reporting by Charities Commission issued in April 2005 and applicable Accounting Standards and the Charities Act 1993.

Respective Responsibilities of the Trustees/Directors and the Examiner
As the Charity's Trustees, and the directors of the company for the purpose of Company Law you are responsible for the preparation of the Financial Statements. The Trustees consider that an Audit is not required for this year (under section 144 (2) of the Charities Act 2011) and that an Independent Examiner is needed.

It is our responsibility to:
- Examine the Financial Statements under section 145 of the 2011 Act.
- Follow the procedure laid down in the general directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to our attention.

Basis of Independent Examiners' Report
The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:
- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items of disclosures in the accounts.

Finally obtaining explanations from you as Trustees concerning any such matters relating to the accounts. The examination also includes examination of any such matters of evidence relevant to the account of disclosures in the financial statements. It includes assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement
In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.
  have not been met; or

(2) to which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion
In our opinion the financial statement prepared give a true and fair view of the charity's state of affairs as at 31 March 2024 giving that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the Charities Commissioner.

.....

Muhit & Co
Chartered Certified Accountants & Tax Advisers

30th May 2024

STEPNEY COMMUNITY TRUST
Statement of Financial Activities
for the year ended 31 March 2024

	Notes	Restricted	Unrestricted	Total 2024	Total 2023
		£	£	£	£
INCOME AND EXPENDITURE					
Incoming Resources					
Grants and Donations	2	-	96,842	96,842	55,887
Bank Interest		-	1,076	1,076	132
Other Income (HMRC JRS)		-	-	-	-
Total Incoming Resources		0	97,918	97,918	56,019
Resources Expended					
Direct Charitable Expenditure		-	7,594	7,592	15,203
Governance Cost		-	55,241	55,241	37,245
Total Resources Expended		0	62,835	62,833	52,448
Net Incoming Resources for the year		-	35,083	35,083	3,571
Funds at 1 April 2023		23,567	34,573	58,140	54,569
Funds at 31 March 2024		23,567	69,656	93,223	58,140

The notes on pages 10 to 13 form part of these accounts.

STEPNEY COMMUNITY TRUST

Balance Sheet as at 31 March 2024

	Notes	Total 2024 £	Total 2023 £
Fixed Assets			
Tangible Assets		97,907	95,503
Current assets			
Cash at Bank and in Hand		81,692	47,292
Debtors		2,193	2,742
		83,886	50,034
Current Liabilities			
Creditors: amounts falling due within one year	6	(5,010)	(3,837)
Net current assets		78,876	46,197
Total assets less current liabilities		176,783	141,700
Net assets		176,783	141,700
Net assets			
Accumulated Funds	7		
Restricted Fund		23,567	23,567
Unrestricted Fund		69,656	34,573
Capital Reserve		83,560	83,560
Total Funds		176,783	141,700

These accounts have been prepared in accordance with special provisions relating to small companies within part 15 of the Companies Act 2006.

For the year ended 31 March 2024, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

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

The financial statements were approved by the Board on 14 May 2024 and signed by:

BODRUL ALOM
Secretary

M A MALIK
Director / Chair

STEPNEY COMMUNITY TRUST

Notes to the Statement of Financial Activities

for the year ended 31 March 2024

1 Accounting policies

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities. They have also been prepared in accordance with the Charities Act. 1993 and comply with the Statement of Recommended Practice 'Accounting by Charities' (issued on January 2015).

Capitalisation and depreciation of tangible fixed assets:

All assets costing more than £1,000 are capitalised. The cost of tangible fixed assets is written-off by equal instalments over the expected useful lives as follows:

Freehold property (40% on cost) 2% straight line basis

Furniture, fittings and equipment 25% reducing balance method

Grants Received for Freehold Property

It has been treated as a reserve and 2% of the grant per year is transferred to revenue account.

Capital reserve is against the freehold property of the charity.

Fund accounting

Unrestricted funds

Consists of general funds which the centre may use for its purpose at its discretion.

Restricted funds

Are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Incoming Resources

Income only recognised where there is entitlement for the period.

Funds at 1 April 2023

2 Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred.

A clause in the agreement relating to the capital grant awarded by the Greater London Council in respect of the acquisition of the freehold property at 46 Myrdle Street, London E1 1HL states that if the property is sold within 30 years of the date of acquisition, a reimbursement of the of the part of the grant will become due and a charge has been recorded on the property.

3 Staff Costs

	2024	2023
	£	£
Net Salaries	25,878	8,264
PAYE and NIC	607	215
Student Loan	-	-
Pension	901	107
	27,386	8,586

4 Debtors

Trade debtors	-	-
Other debtors	2,193	2,742
	2,193	2,742

		2024	2023
5	**Creditors**		
	Amount falling due within one year		
	Provision for capital expenses (Rent received)	3,485	3,485
	Deferred income	-	-
	Other creditors	1,525	352
		5,010	3,837

		Freehold Property	Fixtures, fittings & equipment	Total
6	**Tangible Assets**			2024
		£	£	£
	Cost			
	At 1 April 2023	109,320	65,174	174,494
	Addition	-	4,800	4,800
	At 31 March 2024	109,320	69,974	179,294
	Depreciation			
	At 1 April 2023	20,997	57,994	78,991
	Charges for the year	-	2,396	2,396
	At 31 March 2024	20,997	60,390	81,387
	Net Book Value			
	At 31 March 2024	88,323	9,584	99,907
	At 31 March 2023	88,323	7,180	95,503

7 **Going Concern**

The financial statements have been prepared on a going concern basis with the expectation that the company would be able to obtain sufficient grants to continue its activities in the future.

		2024	2023
8	**Operative Income**	£	£
	The operating income is stated after charging:		
	Depreciation & After Crediting	2,396	2,393
	Bank interest received	1,076	132

		Restricted	Unrestricted	Total
9	**Analysis of Net Assets Between Funds**	£	£	£
	Tangible Assets	-	99,907	95,503
	Current Assets	-	83,886	50,034
	Current Liabilities	-	(5,010)	(3,837)
	Balance at 31 March 2024	0	178,783	141,700

		Restricted	Unrestricted	Total
10	**Movement of Funds**	£	£	£
	At 1 April 2023	23,567	34,573	58,140
	Incoming Resources	-	97,918	97,918
	Outgoing Resources	-	(62,835)	(62,835)
	At 31 March 2024	23,567	69,656	93,223

STEPNEY COMMUNITY TRUST
Profit and Loss
as at 31 March 2024

INCOME	**Restricted**	**Unrestricted**	**2024**	**2023**
Grants/Donations			**£**	**£**
Awards for All / N/Lottery Community Fund	-	-	-	9,640
St Paul's Cathedral Church	-	4,000	4,000	-
The Childwick Trust	-	-	-	1,500
The City Bridge Trust / City of London	-	27,905	27,905	-
Donation	-	-	-	890
East End Community Foundation	-	-	-	4,906
East End Connection	-	-	-	4,950
Hall Hire	-	300	300	1,100
London Borough of Tower Hamlets	-	10,417	10,417	-
London Catalyst	-	-	-	3,000
Other/ Copier	-	-	-	300
Photocopy	-	201	201	410
Rent	-	10,200	10,200	10,200
The D'Oyly Carte Charitable Trust	-	-	-	3,000
The Merchant Taylors' Foundation	-	-	-	4,960
The National Lottery Heritage Fund	-	43,819	43,819	5,530
Wakefield and Tetley Trust	-	-	-	3,501
The Worshipful Company of Basketmakers'	-	-	-	2,000
TOTAL	**0**	**96,842**	**96,842**	**55,887**
Bank Interest Received		1,076	1,076	132
TOTAL	**-**	**97,918**	**97,918**	**56,019**

EXPENDITURE	Restricted	Unrestricted	Total 2024	Total 2023
	£	£	£	£
Accountancy fees	-	1,080	1,080	900
Administrative & Development	-	-	-	200
Bank charges	-	12	12	-
Books and Literatures	-	-	-	8
Cleaning and Materials	-	1,338	1,338	1,461
Council Tax	-	1,446	1,446	3,237
Depreciation	-	2,396	2,396	2,393
Editorial Services	-	-	-	100
Equipment expensed	-	2,600	2,600	216
First Aid	-	-	-	30
Hall Hire	-	312	312	342
Insurance	-	1,676	1,676	1,598
Interviewing	-	-	-	196
Light and Heat	-	4,418	4,418	1,732
Pensions	-	386	386	46
Photocopy and Maintenance	-	106	106	808
Postage	-	16	16	24
Printing	-	-	-	4,544
Programme and Activities	-	3,912	3,912	6,546
Project development work	-	3,682	3,682	6,850
Publicity and Promotion	-	100	100	200
Refreshments	-	524	524	811
Repairs and Maintenance	-	1,894	1,894	6,871
Stationary	-	32	32	33
Subscriptions	-	215	215	35
Telephone and Internet	-	813	813	592
Training materials	-	-	-	16
Training- Staff and Management	-	1,600	1,600	615
Travelling	-	2,648	2,648	450
Volunteers expense	-	4,250	4,250	2,553
Wages and Salaries	-	25,878	25,878	8,264
Water rates	-	308	308	543
Website management	-	1,193	1,193	234
Total	**-**	**62,835**	**62,835**	**52,448**
Net Surplus/Deficit for the year	**-**	**35,083**	**35,083**	**3,571**

STEPNEY COMMUNITY TRUST

England & Wales - Charity number 297771

Accounts

STEPNEY COMMUNITY TRUST
(A Registered Charity and Company Limited by Guarantee)

Directors' Report and Financial Statements
For the year ended 31 March 2023

STEPNEY COMMUNITY TRUST

Contents

	Page
Company's Information	2
Directors' Report	3 - 6
Independent Examiner's Report	7-8
Statement of Financial Activities	9
Balance Sheet	10
Notes to Financial Statement	11 - 13

STEPNEY COMMUNITY TRUST

COMPANY INFORMATION

Directors:	Bodrul Alom Muktar Hussain (Deceased) Ahmed Hassan Mohammed Abdul Malik Mohammed Enam Uddin Mrs Rafia Khan Ms Ameena Begum
Secretary:	Bodrul Alom
Registered Office:	46 Myrdle Street London E1 1HL
Business Address:	46 Myrdle Street London E1 1HL
Company Registration Number:	2036918
Charity Registration Number:	297771
Bankers:	National Westminster Bank PLC Whitechapel Road (B) Branch Black Lion House 45 Whitechapel Road London E1 1DU
Independent Examiner:	Muhit & Co Chartered Certified Accountants & Tax Advisers Unit 4 80A Ashfield Street London E1 2BJ

STEPNEY COMMUNITY TRUST

Directors/Trustee's Report

For the year ended 31st March 2023

The Trustees present their report and accounts for the year ended 31st March 2023.

STEPNEY COMMUNITY TRUST is a grassroots community organisation. It operates in areas with high levels of poverty and deprivation, surrounded by prosperity and affluence. Over several decades the Trust has supported deprived and disadvantaged communities in Stepney and surrounding areas of East London.

Through grassroots activities, it has developed good expertise in accessing and supporting hard-to-reach people and providing them with much-needed activities/services in a culturally sensitive way. These include vocational training courses designed to inspire, motivate and up-skill disadvantaged people to go forward in life.

Structure, Governance and Management
The accounts have been prepared in accordance with the accounting policies set out in note 1 of the accounts and comply with the governing rule and applicable law.

Governing document
The charity was originally founded in 1982. It was registered as a company limited by guarantee in July 1986 (2036918) and as a charity in October 1987 (297771).

How the Trust was Founded
Stepney Community Trust (formerly St Mary's Centre) was founded in 1982 by Soyful Alom, who was involved with the organisation, directly and indirectly, until 2010.

Appointment of Trustees
The Board of Trustees has the power to appoint additional Trustees or remove Trustees as it considers fit.

Appointment of Directors
The Board of Directors has the power to appoint additional or remove directors as it considers fit.

The Trustees and Directors in office in the year are set out on page 2. The Trustees and Directors have no beneficial interest in the organisation other than as members.

Trustees
Mohammed Abdul Malik, Bodrul Alom, Muktar Hussain (died in November 2022), Mohammed Enam Uddin, Hassan Ahmed, Mrs Rafia Khan and Ms Ameena Begum.

Directors
Abdul Malik, Bodrul Alom, Muktar Hussain (Died in November 2022), Enam Uddin, Hassan Ahmed and Mrs Rafia Khan and Ms Ameena Begum.

STEPNEY COMMUNITY TRUST

Company Secretary
Bodrul Alom

Organisation
The Trustees/Directors meet regularly to manage the affairs of the charity. The day-to-day running of the charity is the responsibility of the Secretary, who oversees staff and volunteers and reports directly to the Board of Trustees.

Staff and Volunteers
Dr Muhammad Ahmedullah, Shamili Hoque, Rafia Khatun, Hawarun Nessa, Shabnam Khan, Rukshana Khanam, Sultana Begum, Salma Begum, Hayat Attusi and Muhammed Azizi.

Volunteers
All our volunteers dedicate at least six hours or more a week of their time. They are there to support the charity's various activities and gain new skills and experiences to enhance their employment prospects.

Public benefit Statement
The Trustees and Directors consider that they have complied with Section 17 of the Charities Act 2011 concerning the guidance on public benefit published by the Charity Commission.

Objectives and Activities
STEPNEY COMMUNITY TRUST is a grassroots community organisation that aims:

"To enhance and improve the area's social welfare; educational, employment and economic prospects; living environment; and enabling residents to access opportunities for development and improving their physical and mental health and the quality of life in general".

What the Trust offers to the community
Due to the pandemic and lockdowns in recent years, the Trust, as a voluntary and charity sector organisation, has experienced increasing difficulties in fundraising. In such a difficult time, the Trust found itself limited by what it could offer to address the changing needs of the local community. However, despite the socio-economic and financial constraints, it has worked very hard to deliver the following projects during the last financial year.

Life Skills Project
SCT has developed and delivered this exciting 'Life Skills Project', and its activities included ESOL, ICT and Job search. It also included opportunities for local people to overcome social isolation by attending weekly tea mornings, promoting community cohesion and developing social skills and self-confidence.

Urban Garden Project
The food growing project was aimed at local women and managed by volunteers. In the urban garden in the backyard of the Trust's building, local women created a miniature ecosystem with raised beds, a small herb area, peach and pear trees,

smaller plants on square and rectangular boxes and Comfrey to generate plant food. The space was divided into small sections and allocated to local women that joined the project. They learnt about sowing and how to look after, grow and harvest organic food, gaining theoretical and practical knowledge. The women were divided into groups of three and allocated spaces. They grew vegetables and herbs and organised a harvest celebration by cooking and eating together with the wider local community.

Heritage Project - Home Machinists (Seamstresses) (2019-2022)
This initiative, funded by the National Lottery Heritage Fund, sought to record, document and share the experience of Bangladesh seamstresses working from home from 1970-2000. Nineteen community participants were recruited, and they were provided with oral history and research methodology training and practical support in carrying out the interviews. Unfortunately, due to the Covid Pandemic, the project faced significant challenges and experienced delays. However, we have managed to interview thirty-six individuals, primarily women seamstresses of the past, and organised a project completion celebration in May 2022 at the Rich Mix Centre. The celebration event included an exhibition and a theatrical performance based on the experiences of Bangladeshi women seamstresses based on the interviews.

A book with transcribed interviews and research carried out by thirteen project participants who completed the project was also part of the project. But, unfortunately, it needed a bit longer to complete. The book called 'I sewed, I sewed and I sewed' was completed in October 2022 and was launched with the exhibition and several public discussion sessions at the Rich Mix Centre. Subsequently, the Trust organised several author events with the exhibition in several venues in Tower Hamlets. The demand for the book has been quite high, and most of the five hundred copies printed have been distributed.

Sewing Project
This has been a very popular project offering creative activities for local women. The local women who joined have widely utilised the project activities to get involved in socialising and mutual peer support, making things for themselves to wear and utilise at home. As stated previously, this project has been the source of one of the most popular and widely used activities by local women at the Trust.

Health Project (Healthy in Mind and Body)
Following the pandemic and lockdowns, social isolation and mental health issues affect almost everyone in every location in the country. Likewise, local people are no exception to this unexpected experience and suffering. The charity widened its scope by organising segregated mental health activities for men and women living there to promote good mental and physical health. These activities were initially difficult to arrange but eventually became extremely popular with the local residents.

Future Projects
For the last two quarters, the Trustees, Staff and Volunteers were engaged in consultation with local residents and users to develop two projects. 'English for Life' and 'English for All' was designed to provide a new way of ESOL training based on flexible learning approaches combined with social and health activities to promote "connections, learning together and volunteering". Also, we gathered information in

developing a heritage project on jute, the golden fibre of Bengal, and submitted and application for funding to the National Lottery Heritage Fund in January 2023. We are currently exploring potential funding for these and other projects that we have been working to develop.

Achievement and Performance

During the past twelve months, in addition to our regular programmes, we have successfully organised and facilitated some unforgettable activities and events, including day trips for women users of the project, celebration and conclusion events of the Seamstresses Project, Christmas and New Year party and Eid Re-unions Party.

Small Company Provisions

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Signed on behalf of the Board: A. Malik

M A Malik (Director/Acting Chair of Trustees)

Approved by the Board on 18th June 2023

STEPNEY COMMUNITY TRUST

Independent Examiner's Report to the Directors for the year ended 31st March 2023
The financial statements laid out in this report on pages 7 have been prepared under the historical cost convention and in accordance with the SORP, Accounting and Reporting by Charities Commission issued in April 2005 and applicable Accounting Standards and the Charities Act 1993.

Respective Responsibilities of the Trustees/Directors and the Examiner
As the Charity's Trustees, and the directors of the company for the purpose of Company Law you are responsible for the preparation of the Financial Statements. The Trustees consider that an Audit is not required for this year (under section 144 (2) of the Charities Act 2011) and that an Independent Examiner is needed.

It is our responsibility to:
- Examine the Financial Statements under section 145 of the 2011 Act.
- Follow the procedure laid down in the general directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to our attention.

Basis of Independent Examiners' Report
The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items of disclosures in the accounts.

Finally obtaining explanations from you as Trustees concerning any such matters relating to the accounts. The examination also includes examination of any such matters of evidence relevant to the account of disclosures in the financial statements. It includes assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement
In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

(2) to which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

In our opinion the financial statement prepared give a true and fair view of the charity's state of affairs as at 31 March 2023 giving that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the Charities Commissioner.



.....18th June 2023

Muhit & Co
Chartered Certified Accountants & Tax Advisers

STEPNEY COMMUNITY TRUST
Statement of Financial Activities
for the year ended 31 March 2023

	Notes	Restricted	Unrestricted	Total 2023	Total 2022
		£	£	£	£
INCOME AND EXPENDITURE					
Incoming Resources					
Grants and Donations	2	0	55,887	55,887	55,988
Bank Interest			132	132	41
Other Income (HMRC JRS)		-	0	-	7,020
Total Incoming Resources		0	56,019	56,019	63,049
Resources Expended					
Direct Charitable Expenditure			15,203	15,203	20,562
Governance Cost			37,245	37,245	48,360
Total Resources Expended		0	52,448	52,448	68,922
Net Incoming Resources for the year		0	3,571	3,571	(5,873)
Funds at 1 April 2022		23,567	31,002	54,569	60,442
Funds at 31 March 2023		23,567	34,573	58,140	54,569

The notes on pages 11 to 13 form part of these accounts.

STEPNEY COMMUNITY TRUST
Balance Sheet
as at 31 March 2023

	Notes	£	Total 2023 £	Total 2022 £
Fixed Assets				
Tangible Assets			95,503	97,896
Current assets				
Cash at Bank and in Hand			47,292	42,892
Debtors			2,742	2,528
			50,034	45,420
Current Liabilities				
Creditors: amounts falling due within one year	6		(3,837)	(6,320)
Net current assets			46,197	39,100
Total assets less current liabilities			141,700	136,996
Net assets			141,700	136,996
Net assets				
Accumulated Funds	7			
Restricted Fund			23,567	23,567
Unrestricted Fund			34,573	31,002
Capital Reserve			83,560	82,427
Total Funds			141,700	136,996

These accounts have been prepared in accordance with special provisions relating to small companies within part 15 of the Companies Act 2006.

For the year ended 31 March 2023, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

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

The financial statements were approved by the Board on May 2023 and signed by:

BODRUL ALOM
Secretary

M A MALIK
Director/ Acting Chair

STEPNEY COMMUNITY TRUST
Notes to the Statement of Financial Activities
for the year ended 31 March 2023

1 **Accounting policies**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Enrtities. They have also been prepared in accordance with the Charities Act. 1993 and comply with the Statement of Recommended Practice 'Accounting by Charities' (issued on January 2015).

Capitalisation and depreciation of tangible fixed assets:

All assets costing more than £1,000 are capitalised.The cost of tangible fixed assets is written-off by equal installments over the expected useful lives as follows:

Freehold property (40% on cost)	2% straight line basis
Furniture, fittings and equipment	25% reducing balance method

Grants Received for Freehold Property

It has been treated as a reserve and 2% of the grant per year is transferred to revenue account.

Capital resreve is against the freehold property of the charity.

Fund accounting

Unrestricted funds

Consists of general funds which the centre may use for its purpose at its discretion.

Restricted funds

Are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Incoming Resources

Income only recognised where there is entitlement for the period.

Funds at 1 April 2021

2 **Resources Expended**

Expenditure is reconised on an accrual basis as a liability is incurred.

A clause in the agreement relating to the capital grant awarded by the Greater London Council in respect of the acquisition of the freehold property at 46 Myrdle Street, London E1 1HL states that if the property is sold within 30 years of the date of acquisition, a reimbursement of the of the part of the grant will become due and a charge has been recorded on the property.

3 **Staff Costs**

	2023	2022
	£	£
Net Salaries	14,773	14,773
PAYE and NIC	175	175
Student Loan	0	0
Pension	353	353
	15,301	15,301

4 **Debtors**

Trade debtors		0
Other debtors	2,528	2,528
	2,528	2,528

5 **Creditors**

Amount falling due within one year		
Provision for capital expenses (Rent received)	3,485	3,485
Deffered income	0	0
Other creditors	352	2,835
	3,837	6,320

STEPNEY COMMUNITY TRUST
Notes to the Statement of Financial Activities
for the year ended 31 March 2023

6 Tangible Assets	Freehold Property	Fixtures, fittings & equipment	Total 2023
	£	£	£
Cost			
At 1 April 2022	109,320	65,174	174,494
Addition			0
At 31 March 2023	109,320	65,174	174,494
Depreciation			
At 1 April 2022	20,997	55,601	76,598
Charges for the year	0	2,393	2,393
At 31 March 2023	20,997	57,994	78,991
Net Book Value			
At 31 March 2023	88,323	7,180	95,503
At 31 March 2022	88,323	9,573	97,896

7 **Going Concern**
The financial statements have been prepared on a going concern basis with the expectation that the company would be able to obtain sufficient grants to continue its activities in the future.

8 Operative Income	2023	2022
	£	£
The operating income is stated after charging:		
Depreciation	2,393	3,191
&		
After Crediting		
Bank interest received	132	42

9 Analysis of Net Assets Between Funds	Restricted	Unrestricted	Total
	£	£	£
Tangible Assets		95,503	95,503
Current Assets		50,034	50,034
Current Liabilities		-3,837	-3,837
Balance at 31 March 2023	0	141,700	141,700

10 Movement of Funds	Restricted	Unrestricted	Total
	£	£	£
At 1 April 2022	23,567	31,002	54,569
Incoming Resources	0	56,019	56,019
Outgoing Resources	-	(52,448)	(52,448)
At 31 March 2023	23,567	34,573	58,140

STEPNEY COMMUNITY TRUST
Notes to the Statement of Financial Activities
for the year ended 31 March 2023

INCOME	**Restricted**	**Unrestricted**	**2023**	**2022**
Grants/Donations			**£**	**£**
The National Lottery Heritage Fund		5,530	5,530	0
The National Lottery Community Fund (A4A)	0	9,640	9,640	9,892
Postcode Society Trust	0	0	0	19,526
East End Community Foundation		9,856	9,856	2,931
Hall Hire	0	1,100	1,100	1,200
Paddington Development Trust	0	0	0	3,939
The Childwick Trust	0	1,500	1,500	0
London Catalyst		3,000	3,000	
The D'Oyly Carte Charitable Trust		3,000	3,000	
The Merchant Taylors' Foundation		4,960	4,960	
The Worshipful Company of Basketmakers'		2,000	2,000	
Wakefield and Tetley Trust		3,501	3,501	
Training and Evaluation (Contract)	0	0	0	6,840
Rental	0	10,200	10,200	10,200
Donation		810	810	800
Users' Contribution		80	80	120
Other/Copier	0	710	710	540
TOTAL	0	55,887	55,887	55,988
HMRC JRS GRANT		0	0	7,020
Bank Interest Received		132	132	41
	-	56,019	56,019	63,049

EXPENDITURE

Direct Charitable Expenditure	**Restricted**	**Unrestricted**	**Total 2023**	**Total 2022**
	£	**£**	**£**	**£**
Salaries and Employer's NIC		8,264	8,264	15,084
Volunteers' Expenses	-	2,553	2,553	979
Hall Hire	-	342	342	1,320
Project Development		6,850	6,850	3,286
Programme and Activities		6,546	6,546	2,271
LB Tower Hamlets- Council tax		3,237	3,237	
Books and Literatures	-	8	8	25
Other legal and professional	-	-	-	6,548
Water Rates	-	543	543	1,014
Light and Heat		1,732	1,732	2,463
Telephone and Internet		592	592	631
Printing, Postage & Staionery		5,409	5,409	1,120
Repairs and Maintenance		6,871	6,871	3,609
Insurance and Licensing		1,598	1,598	1,342
Cleaning	-	1,461	1,461	193
Training- Staff and Management		631	631	4,785
Accountancy and Book Keeping		900	900	720
Travelling	-	450	450	430
Administrative and Development Expenses	-	1,562	1,562	1,038
Grant Returned to City of London/ CBT		-	-	17,276
Pension		46	46	341
Website Management		234	234	53
General Expenses		226	226	1,203
Depreciation	-	2,393	2,393	3,191
	-	52,448	52,448	68,922
Net Surplus/(Deficit) for the year	**-**	**3,571**	**3,571**	**(5,873)**

STEPNEY COMMUNITY TRUST

England & Wales - Charity number 297771

Accounts

sTEPNEY COMMUNITY TRUST
(A REGISTERED CHARITY AND COMPANY LIMITED BY GUARANTEE)

Directors' Report and Financial Statements
For the year ended 31 March 2022

STEPNEY COMMUNITY TRUST

Contents

	Page
Company Information	2
Directors' Report	3-6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to Financial Statement	10-12

STEPNEY COMMUNITY TRUST

COMPANY INFORMATION

Directors:	Bodrul Alom Muktar Hussain Ahmed Hassan Mohammed Abdul Malik Mohammed Enam Uddin Ms Rafia Khan Ms Ameena Begum
Secretary:	Bodrul Alom
Registered Office:	46 Myrdle Street London E1 1HL
Business Address:	46 Myrdle Street London E1 1HL
Company Registration Number:	2036918
Charity Registration Number:	297771
Bankers:	National Westminster Bank PLC Whitechapel Road (B) Branch Black Lion House 45 Whitechapel Road London E1 1DU
Independent Examiner:	Muhit & Co Chartered Certified Accountants & Tax Advisers 80A Ashfield Street Unit 4 London E1 2BJ

STEPNEY COMMUNITY TRUST

Directors/Trustee's Report

For the year ended 31st March 2022

The Trustees present their report and accounts for the year ended 31st March 2022.

STEPNEY COMMUNITY TRUST is a grassroots community organisation. It operates in areas with high levels of poverty and deprivation, surrounded by prosperity and affluence. Over several decades the Trust has supported deprived and disadvantaged communities in Stepney and surrounding areas of East London.

Through grassroots activities, it has developed good expertise in accessing and supporting hard to reach people and providing them with much-needed activities/services in a culturally sensitive way. These include vocational training courses designed to inspire, motivate and up-skill disadvantaged people to go forward in life.

Structure, Governance and Management
The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the governing rule and applicable law.

Governing document
The charity was originally founded in 1982. It was registered as a company limited by guarantee in July 1986 (2036918) and as a charity in October 1987 (297771).

How the Trust was founded
Stepney Community Trust (formerly St Mary's Centre) was founded in 1982 by Soyful Alom, who was involved with the organisation, directly and indirectly, until 2010.

Appointment of Trustees
The Board of Trustees has the power to appoint additional Trustees or remove Trustees as it considers fit to do so.

Appointment of Directors
The Board of Directors has the power to appoint additional directors or remove directors as it considers fit to do so.

The Trustees and Directors in office in the year are set out on page 2. The Trustees and Directors have no beneficial interest in the organisation other than as members.

Trustees
Mohammed Abdul Malik, Bodrul Alom, Muktar Hussain, Mohammed Enam Uddin, Hassan Ahmed, Ms Rafia Khan and Ms Ameena Begum.

Directors
Abdul Malik, Bodrul Alom, Muktar Hussain, Enam Uddin, Hassan Ahmed and Ms Rafia Khan and Ms Ameena Begum.

STEPNEY COMMUNITY TRUST

Company Secretary
Bodrul Alom

Organisation
The Trustees/Directors meet regularly to manage the affairs of the charity. The day-to-day running of the charity is the responsibility of the Secretary, who manages staff and volunteers and reports directly to the Board of Trustees.

Staff and Volunteers
Dr Muhammad Ahmedullah, Shamili Hoque, Rafia Khatun, Hawarun Nessa, Shabnam Khan, Rukshana Khanam, Maleka Rahman, Sultana Begum, Hayat Attusi and Muhammed Azizi.

Volunteers
All our volunteers dedicate at least 6 hours or more a week of their time. They are there to support the charity's various activities and gain new skills and experiences to enhance their employment prospects.

Public benefit Statement
The Trustees and Directors consider that they have complied with Section 17 of the Charities Act 2011 concerning the guidance on public benefit published by the Charity Commission.

Objectives and Activities
STEPNEY COMMUNITY TRUST is a grassroots community organisation with the following aims and objectives:

"To enhance and improve the area's social welfare; educational, employment and economic prospects; living environment; and enabling residents to access opportunities for development and improving their physical and mental health and the quality of life in general".

What the Trust offers to the community
Due to the pandemic and lockdowns in recent years, the Trust, as a voluntary and charity sector organisation, has experienced increasing difficulties in fundraising. In such a difficult time, the Trust found itself limited by what it could offer to address the changing needs of the local community. However, despite the socio-economic and financial constraints, it has worked very hard to deliver the following projects during the financial year.

Life Skills Project
SCT has developed and delivered this exciting 'Life Skills Project', and its activities included ESOL, ICT and Job search. It also included opportunities for local people to overcome social isolation by attending weekly tea mornings, promoting community cohesion and developing social skills and self-confidence.

Urban Garden Project
The food growing project (established in 2014) was aimed at local women and managed by volunteers. In the urban garden in the backyard of the Trust's building, local women created a miniature ecosystem with raised beds, a small herb area, peach

and pear trees, smaller plants on square and rectangular boxes and Comfrey to generate plant food. The space was divided into small sections and allocated to local

women that joined the project. They learnt about sowing and how to look after, grow and harvest organic food, gaining theoretical and practical knowledge. The women were divided into groups of three and allocated spaces. They grew vegetables and herbs and organised a harvest celebration by cooking and eating together with the wider local community.

Heritage Project - Home Machinists (Seamstresses) (2019-2022)
This oral history project, supported by the National Lottery Heritage Fund, sought to record, document and share the experience of Bangladesh seamstresses who worked from home

during 1970-2000. We organised a project launch and received nearly double the applications from individuals to join the project. The participants recruited were provided with oral history and research methodology training and practical support in carrying out the interviews. Unfortunately, due to the Covid Pandemic, the project faced significant challenges and experienced delays. However, we have managed to interview about thirty individuals, primarily women seamstresses, and organising a project completion celebration on 23 May 2022 at the Rich Mix Centre. There will be the launch of our book called I sewed, I sewed, and I sewed, and a drama performance based on the stories from the interviews.

Sewing Project
It was challenging to find resources to start this project, which offered creative activities to local women. However, local women have widely utilised the project activities by getting involved in making things for themselves to wear and to be used at home. Yet again, this is one of the most popular and widely used activities by local women.

Health Project
Following the pandemic and lockdowns, social isolation and mental health issues affect almost everyone in every location in the country. Likewise, local people are no exception to this unexpected experience and suffering. In support of promoting good mental and physical health, the charity widened its scope by organising segregated mental health activities for men and women living there. These activities were initially difficult to arrange but eventually became extremely popular with the local residents.

Networking and Partnership
During the financial year, the charity was able to undertake very limited partnership work due to the pandemic and national lockdowns. Despite this, we were able to continue with our link and liaison work with several local community groups, including Bangladesh Youth Movement (BYM), Accounts 3, St Margaret's House, Tower Hamlets Carers Association, Fieldgate Mansions Tenants and Residents Association, Brady Centre, Tower Hamlets Parents Centre and Bangladeshi Carers Association.

The Trust thanks several stakeholders that provided much-needed support and assistance to its work on several projects: 'Science and Technological Evolution in East

STEPNEY COMMUNITY TRUST

Indiamen Shipping (1600-1858)', 'Exploring East India Company Heritage Objects at the Victoria and Albert Museum (V&A)' and 'Home Machinists (Seamstresses)'. They are the V&A, British Library (BL), London Metropolitan Archives (LMA), Rich Mix Centre, Tower Hamlets Local History Library and Archives, Idea Store Whitechapel and Old Matthias Community Centre and Strawberry Hill House.

Achievement and Performance
The charity tries to help as many people as possible. Still, due to resource constraints, pandemics and national lockdowns, it was not possible to respond to some of the urgent local needs during 2020/2021.

Small Company Provisions
This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Signed on behalf of the Board:

M Hussain (Director)

Approved by the Board on 19TH May 2022

STEPNEY COMMUNITY TRUST

Independent Examiner's Report to the Directors for the year ended 31st March 2022
The financial statements laid out in this report on pages 7 have been prepared under the historical cost convention and in accordance with the SORP, Accounting and Reporting by Charities Commission issued in April 2005 and applicable Accounting Standards and the Charities Act 1993.

Respective Responsibilities of the Trustees/Directors and the Examiner
As the Charity's Trustees, and the directors of the company for the purpose of Company Law you are responsible for the preparation of the Financial Statements. The Trustees consider that an Audit is not required for this year (under section 144 (2) of the Charities Act 2011) and that an Independent Examiner is needed.

It is our responsibility to:
- Examine the Financial Statements under section 145 of the 2011 Act.
- Follow the procedure laid down in the general directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to our attention.

Basis of Independent Examiners' Report
The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:
- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items of disclosures in the accounts.

Finally obtaining explanations from you as Trustees concerning any such matters relating to the accounts. The examination also includes examination of any such matters of evidence relevant to the account of disclosures in the financial statements. It includes assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement
In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.
  have not been met; or

(2) to which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion
In our opinion the financial statement prepared give a true and fair view of the charity's state of affairs as at 31 March 2022 giving that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the Charities Commissioner.

.....

Muhit & Co
Chartered Certified Accountants & Tax Advisers

19TH May 2022

STEPNEY COMMUNITY TRUST
Statement of Financial Activities
for the year ended 31 March 2022

	Notes	Restricted	Unrestricted	Total 2022	Total 2021
		£	£	£	£
INCOME AND EXPENDITURE					
Incoming Resources					
Grants and Donations	2	3,939	52,049	55,988	71,563
Bank Interest			41	41	
Other Income (HMRC JRS)		-	7,020	7,020	16,277
Total Incoming Resources		3,939	59,110	63,049	87,840
Resources Expended					
Direct Charitable Expenditure			20,562	20,562	11,064
Governance Cost		3,939	44,421	48,360	41,689
Total Resources Expended		3,939	64,983	68,922	52,753
Net Incoming Resources for the year		0	-5,873	-5,873	35,087
Funds at 1 April 2021		19,156	8,649	27,805	27,805
Funds at 31 March 2022		19,156	2,776	21,932	62,892

The notes on pages 11 to 13 form part of these accounts.

STEPNEY COMMUNITY TRUST
Balance Sheet
as at 31 March 2022

	Notes	£	Total 2022 £	Total 2021 £
Fixed Assets				
Tangible Assets			97,896	101,087
Current assets				
Cash at Bank and in Hand			42,892	45,464
Debtors			2,528	2,482
			45,420	47,946
Current Liabilities				
Creditors: amounts falling due within one year	6		(6,320)	(6,164)
Net current assets			39,100	41,782
Total assets less current liabilities			136,996	142,869
Net assets			136,996	142,869
Funds at 1 April 2021				
Accumulated Funds	7			
Restricted Fund			23,567	23,567
Unrestricted Fund			31,002	39,325
Capital Reserve			82,427	79,977
Total Funds			136,996	142,869

These accounts have been prepared in accordance with special provisions relating to small companies within part 15 of the Companies Act 2006.

For the year ended 31 March 2022, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

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

The financial statements were approved by the Board on 19th May 2022 and signed by:

BODRUL ALOM
Secretary

MUKTAR HUSSAIN
Chairperson

STEPNEY COMMUNITY TRUST
Notes to the Statement of Financial Activities
for the year ended 31 March 2022

1 **Accounting policies**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Enrtities. They have also been prepared in accordance with the Charities Act. 1993 and comply with the Statement of Recommended Practice 'Accounting by Charities' (issued on January 2015).

Capitalisation and depreciation of tangible fixed assets:

All assets costing more than £1,000 are capitalised.The cost of tangible fixed assets is written-off by equal installments over the expected useful lives as follows:

Freehold property (40% on cost)	2% straight line basis
Furniture, fittings and equipment	25% reducing balance method

Grants Received for Freehold Property

It has been treated as a reserve and 2% of the grant per year is transferred to revenue account.

Capital resreve is against the freehold property of the charity.

Fund accounting

Unrestricted funds

Consists of general funds which the centre may use for its purpose at its discretion.

Restricted funds

Are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Incoming Resources

Income only recognised where there is entitlement for the period.

Funds at 1 April 2021

2 **Resources Expended**

Expenditure is reconised on an accrual basis as a liability is incurred.

A clause in the agreement relating to the capital grant awarded by the Greater London Council in respect of the acquisition of the freehold property at 46 Myrdle Street, London E1 1HL states that if the property is sold within 30 years of the date of acquisition, a reimbursement of the of the part of the grant will become due and a charge has been recorded on the property.

3 **Staff Costs**

	2022	2021
	£	£
Net Salaries	14,773	17,096
PAYE and NIC	175	184
Student Loan	0	0
Pension	353	478
	15,301	17,758

4 **Debtors**

Trade debtors		0
Other debtors	2,528	2,482
	2,528	2,482

5 **Creditors**

Amount falling due within one year		
Provision for capital expenses (Rent received)	3,485	3,485
Deffered income	0	0
Other creditors	2,835	2,679
	6,320	6,164

STEPNEY COMMUNITY TRUST
Notes to the Statement of Financial Activities
for the year ended 31 March 2022

6 Tangible Assets	Freehold Property	Fixtures, fittings & equipment	Total 2022
	£	£	£
Cost			
At 1 April 2021	109,320	65,174	174,494
Addition			0
At 31 March 2022	109,320	65,174	174,494
Depreciation			
At 1 April 2021	20,998	52,409	73,407
Charges for the year	875	2,316	3,191
At 31 March 2022	21,873	54,725	76,598
Net Book Value			
At 31 March 2022	87,447	10,449	97,896
At 31 March 2021	88,322	12,765	101,087

7 **Going Concern**
The financial statements have been prepared on a going concern basis with the expectation that the company would be able to obtain sufficient grants to continue its activities in the future.

8 Operative Income	2022	2021
	£	£
The operating income is stated after charging:		
Depreciation	3,191	5,130
&		
After Crediting		
Bank interest received	42	0

9 Analysis of Net Assets Between Funds	Restricted	Unrestricted	Total
	£	£	£
Tangible Assets	3,288	94,608	97,896
Current Assets		45,420	45,420
Current Liabilities		-6,320	-6,320
Balance at 31 March 2022	3,288	133,708	136,996

10 Movement of Funds	Restricted	Unrestricted	Total
	£	£	£
At 1 April 2021	23,567	36,875	60,442
Incoming Resources	3,939	59,110	63,049
Outgoing Resources	(3,939)	(64,983)	(68,922)
At 31 March 2022	23,567	31,002	54,569

STEPNEY COMMUNITY TRUST
Notes to the Statement of Financial Activities
for the year ended 31 March 2022

INCOME	**Restricted**	**Unrestricted**	**2022**	**2021**
Grants/Donations			**£**	**£**
The National Heritage Lottery Fund		0	0	22,120
Awards For All (The National Lottery CF)	0	9,892	9,892	
Postcode Society Trust	0	19,526	19,526	
London Community Response Fund/City Bridge Trust	0	0	0	36,650
Hall Hire	0	1,200	1,200	2,550
Paddington Development Trust	3,939	0	3,939	6,893
Ford Britain Trust	0		0	3,000
Training and Evaluation	0	6,840	6,840	0
L B Tower Hamlets/ East End Comm. Foundation	0	2,931	2,931	0
Rental	0	10,200	10,200	0
Mohammed Ahmedullah		800	800	
User Contribution		120	120	0
Other/Copier	0	540	540	350
TOTAL	3,939	52,049	55,988	71,563
HMRC JRS GRANT		7,020	7,020	16,277
Bank Interest Received		41	41	0
	3,939	59,110	63,049	87,840

EXPENDITURE

Direct Charitable Expenditure	**Restricted**	**Unrestricted**	**Total 2022**	**Total 2021**
	£	**£**	**£**	**£**
Salaries and Employer's NIC	3,016	12,068	15,084	17,280
Volunteers' Expenses	-	979	979	
Hall Hire	-	1,320	1,320	
Project Development		3,286	3,286	
Programme and Activities		2,271	2,271	4,184
Books and Literatures	-	25	25	
Other legal and professional	-	6,548	6,548	6,309
Water Rates	-	1,014	1,014	223
Light and Heat	492	1,971	2,463	1,157
Telephone and Internet		631	631	492
Printing, Postage & Staionery		1,120	1,120	165
Repairs and Maintenance		3,609	3,609	6,639
Insurance and Licensing		1,342	1,342	1,009
Cleaning	-	193	193	
Training- Staff and Management	431	4,354	4,785	6,880
Accountancy and Book Keeping		720	720	960
Travelling	-	430	430	50
Administrative and Development Expenses	-	1,038	1,038	
Grant Returned to City of London/ CBT		17,276	17,276	
Pension		341	341	478
Website Management		53	53	1,712
General Expenses		1,203	1,203	85
Depreciation	-	3,191	3,191	5,130
	3,939	64,983	68,922	52,753
Net Surplus/(Deficit) for the year	**-**	**(5,873)**	**(5,873)**	**35,087**

STEPNEY COMMUNITY TRUST

England & Wales - Charity number 297771

Accounts

STEPNEY COMMUNITY TRUST
(A REGISTERED CHARITY AND COMPANY LIMITED BY GUARANTEE)

Directors' Report and Financial Statements
For the year ended 31 March 2021

STEPNEY COMMUNITY TRUST

Contents

	Page
Company Information	2
Directors' Report	3-7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to Financial Statement	11-13

STEPNEY COMMUNITY TRUST

COMPANY INFORMATION

Directors:	Bodrul Alom Muktar Hussain Ahmed Hassan Mohammed Abdul Malik Mohammed Enam Uddin Rafia Khan (Appt Sept 2020)
Secretary:	Bodrul Alom
Registered Office:	46 Myrdle Street London E1 1HL
Business Address:	46 Myrdle Street London E1 1HL
Company Registration Number:	2036918
Charity Registration Number:	297771
Bankers:	National Westminster Bank PLC Whitechapel Road (B) Branch Black Lion House 45 Whitechapel Road London E1 1DU
Independent Examiner:	Muhit & Co Chartered Certified Accountants & Tax Advisers 80A Ashfield Street Unit 4 London E1 2BJ

STEPNEY COMMUNITY TRUST

Directors/Trustee's Report

For the year ended 31st March 2021

The Trustees present their report and accounts for the year ended 31st March 2021.

STEPNEY COMMUNITY TRUST is a grassroots community organisation. It operates in areas with high levels of poverty and deprivation, surrounded by prosperity and affluence. Over several decades the Trust has supported deprived and disadvantaged communities in Stepney and surrounding areas of East London.

Through grassroots activities, it has developed good expertise in accessing and supporting hard to reach people and providing them with much-needed activities/services in a culturally sensitive way. These include vocational training courses designed to inspire, motivate and up-skill disadvantaged people to go forward in life.

Structure, Governance and Management
The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the governing rule and applicable law.

Governing document
The charity was originally founded in 1982. It was registered as a company limited by guarantee in July 1986 (2036918) and as a charity in October 1987 (297771).

How the Trust was founded
Stepney Community Trust (formerly St Mary's Centre) was founded in 1982 by Soyful Alom, who was involved with the organisation, directly and indirectly, until 2010.

Appointment of Trustees
The Board of Trustees has the power to appoint additional Trustees or remove Trustees as it considers fit to do so.

Appointment of Directors
The Board of Directors has the power to appoint additional directors or remove directors as it considers fit to do so.

The Trustees and Directors in office in the year are set out on page 1. The Trustees and Directors have no beneficial interest in the organisation other than as members.

Trustees
Mohammed Abdul Malik, Bodrul Alom, Muktar Hussain, Mohammed Enam Uddin, Hassan Ahmed and Rafia Khan.

Directors
Abdul Malik, Bodrul Alom, Muktar Hussain, Enam Uddin, Hassan Ahmed and Rafia Khan.

Company Secretary
Bodrul Alom

Organisation
The Trustees/Directors meet regularly to manage the affairs of the charity. The day-to-day running of the charity is the responsibility of the Secretary, who manages staff and volunteers and reports directly to the Board of Trustees.

Staff and Volunteers
Dr Muhammad Ahmedullah, Shaharul Alom, Shamili Hoque, Rafia Khatun, Hawarun Nessa, Shabnam Khan, Rukshana Khanam, Maleka Rahman and Muhammed Azizi

Volunteers
All our volunteers dedicate at least 6 hours or more a week of their time. They are there to support various activities of the charity and to gain new skills and experiences to enhance their employment prospects.

Public benefit Statement
The Trustees and Directors consider that they have complied with Section 17 of the Charities Act 2011 with regard to the guidance on public benefit published by the Charity Commission.

Objectives and Activities
STEPNEY COMMUNITY TRUST is a grassroots community organisation with the following aims and objectives:

"To enhance and improve the area's social welfare; educational, employment and economic prospects; living environment; and enabling residents to access opportunities for development and improving their physical and mental health and the quality of life in general".

What the Charity offer to the community
Due to austerity, low pay, skills mismatch in recent years and the increasingly difficult fundraising environment for the voluntary and charity sector, the Trust found itself limited by what it can offer to address the changing needs of the local community. However, despite the financial constraints, it has worked very hard to deliver the following projects/activities:

Employment Enhancement Project
A few years ago, the Trust delivered a highly unique employability enhancement project for disadvantaged men and women in Whitechapel Ward and surrounding areas of Tower Hamlets. The majority of the beneficiaries were Bangladeshis, based on the existing needs in the area (40% of Whitechapel Ward's population being from a Bangladeshi background). According to Tower Hamlets Employment Strategy (Feb 2011), the unemployment level in the Borough was 13%, double the London average'.

Further, the highest number of JSA claimants were 'Bangladeshi residents (3,650)', who had the 'second-highest claimant rate (9.4%)', which was higher than the White (British/Irish) population' that had the 'second-highest number of claimants overall (2,875)'. It pointed out that 'worklessness, inactivity, poor health, low household income, child poverty and housing need all' overlaped 'geographically'. This initiative helped addressed these interrelated factors, incorporating lessons learnt by the Trust from Round 1 of the Community Grant funded project. However, this project's focus was more on developing skills linked to the individual's choice of career.

Based on the experience and outcomes of the project, and feedback and consultation sessions with users and members of the local community, the Trust decided to work towards establishing a local community hub. In this regard, a successful funding application was made to the National Lottery Awards for All fund for a project to run during 2017 and 2018. In view of on-going demands, the project activities have been continued and rebranded as Life Skills Project.

Stepney Community Hub
This was a one-year development programme towards establishing the Trust as a community resource, open to all sections of the local community. The programme included quarterly consultation sessions; community forum meetings; volunteering and community activities, social activities for elderly men and women; ESOL and ICT training courses; health workshops, advice and information sessions. The aim of the project was to engage the community in planning a continuation strategy to develop the Hub in the future. Also, as a continuation of the employability enhancement project, the regular job club was made part of the Community Hub development project. This project was completed in July 2018.

Subsequently, further work was undertaken towards the development of the Stepney Community Hub, which consisted of another successful National Lottery Awards for All application to continue to provide a limited number of activities while working towards the development of the full Hub. The Trust has been working to secure the required funding to establish a well-resourced local hub that will be the centre of much-needed activities in the area where the local community will become an integral part of the Trust's activities. The new approved one-year project called 'Life Skills Project', which started its activities in March 2019, provided ESOL, ICT, Job search, opportunities for local people to overcome social isolation by attending weekly tea mornings, promoting community cohesion and developing social skills and self-confidence.

Small Space Grow More

The food growing project, established in 2014 through resources from the National Lottery's Awards for All programme, was aimed at local women. It developed an urban garden on the back of the building premises of the Trust and created a small ecosystem with raised beds, a small herbs area, peach and pear trees, smaller plants on square and rectangular boxes and Comfrey to generate plant food.

Spaces were allocated to recruited local women who learnt about sowing and how to look after, grow and harvest organic food, both theoretical and practical. The training was provided by Spitalfields Farm. The women undertook to grow in groups of three at allocated spaces within the premises of Stepney Community Trust, harvested and cooked together for the wider local community.

They learnt about where to shop for food growing, establishing raised beds, composts and topsoil, sowing seeds in pots, planting out, watering, complementary planting, producing plant food from various plants and a wormery, composting, gardening health and safety, sun and shade, dealing with insects and pests, harvesting and cooking for the community. Learning included edible flowers and nutritional qualities of different foods and how to go about growing food in small urban spaces.

Subsequently, the Trust worked with Stepney Farm to continue to develop the urban garden and established a new growing area nearby on spaces around the Fieldgate Tenants Hall and helped secure raised beds at Stepney Farm for four/five local women.

Heritage Projects

During the financial year, the Trust successfully completed one Heritage Lottery Fund project and was successful in receiving a grant award to deliver another new heritage project.

East India Company Shipping

On 29 March 2018, the project called 'Science and Technological Evolution in East Indiamen Shipping (1600-1858)', supported by the Heritage Lottery Fund was completed, with a book launch, production of an East India Company ship (East Indiaman 'Falmouth') model, an exhibition and presentations by the community participants, who worked on the project, at the Idea Store Whitechapel. Subsequently, the exhibition was displayed on the fourth floor of the Idea Store from 17 June to 27 July 2018. Later, the exhibition was displayed for several weeks at the Old Matthias Community Centre in September 2018 during their National Trust Open Day events. As per the agreement, the Trust donated the ship model of the East Indiaman 'Falmouth' to the Old Matthias Community Centre, which was formerly the East India Company Chapel, situated in Poplar.

Exploring East India Company Heritage Objects at the Victoria and Albert Museum (V&A)

During the previous financial year (2017/18), the Trust worked to deliver a heritage project called 'Exploring East India Company Heritage Objects at the Victoria and Albert Museum (V&A)' and completed it at the beginning of the of April 2018 with a very successful celebration event held at the Rich Mix Centre on 6 April 2018. It received a total of £10,000 from the Heritage Lottery Fund.

The project involved recruiting a diverse group of individuals as community participants and providing them with a range of training and visits to heritage institutions, such as the Victoria and Albert Museum (V&A), British Library (BL) and London Metropolitan Archives (LMA). The end of project celebration was the launch of the book called 'Heirlooms from Asia', attended by one and

fifty people, where the authors (community participants) of the book made presentations and answered questions from the audience.

Home Machinists (Seamstresses)
In December 2018, the Trust was notified that the application was successful with an award £55,300 to cover a 24-month long oral history project exploring the experiences of Bangladeshi women home seamstresses in East London (1970-200).

Many Bangladeshi women who are now in their 60s and 70s represent a very little known, but highly significant, East End heritage. They have incredible stories to share as being the first-generation Bangladeshi women in East London who worked from home as seamstresses to support their families and contributed so much to society and economy while making many sacrifices of their own health and dreams.

After some preparatory work, including a press release, the project started its work in March 2019, with a plan for its completion in February 2021. A very well-attended project launch was organised on 17 April 2019 at the Idea Store Whitechapel. Speakers included: Asma Begum (a seamstress's daughter), Halima Khatun (a seamstress), Dr Canan Salih (Artistic Director, Arts Without Borders), Halima Khanom (Heritage Officer (Learning & Participation, Tower Hamlets Local History Library & Archives) and Maureen Roberts (Senior Development Officer, London Metropolitan Archives).

The project launch generated a good level of interest on the project and within a received attracted nineteen applications from members of the diverse communities to join as participants. Of those, eighteen individuals were taken on board the project although the target number was twelve as from previous experience many people drop out during the delivery of the project. These individuals were provided with induction, visits to the Museum of London in Barbican, London Metropolitan Archives, Tower Hamlets Local History Library and Archives and British Library.

They have also been provided with training on oral history by oral history society, and a community history day where Dr John Eade, Dr Fatima Rajina and Dr Aminua Hoque shared with the participants about methodologies of community history research and their experiences of undertaking community history. Subsequently, each participant has been given specific tasks on research and oral history. A number of oral histories has been recorded and the project is continuing.

The Covid-19 Pandemic has delayed the project. It is envisaged that it will be completed by December 2021.

Female Footsteps Project
Stepney Community Trust started to deliver a new project to support disadvantaged and unemployed BAME women seeking employment. It provides upskill training and advise and guides them to appropriate training and employment opportunities.

This is an EU funded project, under the partnership project Equip of Paddington Development Trust (PDT). It is initially a one-year project with the possibility of an extension for three years.

The project was launched in March 2020 and delivered sessions on every Monday and Tuesday, 10.00 am-2.30 pm, offering the following services: Women's ESOL, CV/cover letter writing, nterview techniques, Jobs seeking skills workshops, Information on sources of vacancies, Assistance with Jobs Application, Work placement/volunteering.

Youth and Community Project
SCT secured a grant from London Community Respond Fund and delivered a project during 2020/2021aimed at local youth. It aimed to engage with young people experiencing many problems due to the Covid pandemic and support them with a wide range of educational, creative, health and well-being activities during the national lockdowns. The activities provided by the project enabled the SCT to engage with young people and provide them tailored activities to meet some of their vital needs. They also raised awareness of many important and relevant issues, such as

drugs and alcohol addiction, knife and crimes and physical and mental health, and helped them access community-based services designed to combat youth concerns.

Networking and Partnership
During the financial year, the charity was able to undertake very limited partnership work due to the pandemic and national lockdowns. In spite of this we were able to continue with our link and liaison work with a number of local community groups, including Bangladesh Youth Movement (BYM), Accounts 3, St Margaret's House, Tower Hamlets Carers Association, Fieldgate Mansions Tenants and Residents Association, Brady Centre, Tower Hamlets Parents Centre and Bangladeshi Carers Association.

The Trust thanks a number of stakeholders that provided much needed support and assistance to its work on several projects: 'Science and Technological Evolution in East Indiamen Shipping (1600-1858)', 'Exploring East India Company Heritage Objects at the Victoria and Albert Museum (V&A)' and 'Home Machinists (Seamstresses)'. They are: V&A, British Library (BL), London Metropolitan Archives (LMA), Rich Mix Centre, Tower Hamlets Local History Library and Archives, Idea Store Whitechapel, Old Matthias Community Centre and Strawberry Hill House.

Achievement and Performance
The charity tries to help as many people as possible but due to resources constraints, pandemic and national lockdowns it was not possible to respond to some of the local urgent needs during 2020/2021.

Small Company Provisions
This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small Companies regime.

Signed on behalf of the Board: MHussain

M Hussain (Director)

Approved by the Board on 30th July 2021

STEPNEY COMMUNITY TRUST

Independent Examiner's Report to the Directors for the year ended 31st March 2021
The financial statements laid out in this report on pages 7 have been prepared under the historical cost convention and in accordance with the SORP, Accounting and Reporting by Charities Commission issued in April 2005 and applicable Accounting Standards and the Charities Act 1993.

Respective Responsibilities of the Trustees/Directors and the Examiner
As the Charity's Trustees, and the directors of the company for the purpose of Company Law you are responsible for the preparation of the Financial Statements. The Trustees consider that an Audit is not required for this year (under section 144 (2) of the Charities Act 2011) and that an Independent Examiner is needed.

It is our responsibility to:

- Examine the Financial Statements under section 145 of the 2011 Act.
- Follow the procedure laid down in the general directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act and
- State whether particular matters have come to our attention.

Basis of Independent Examiners' Report
The examination of the accounts was carried out in accordance with the general direction given by the Charities Commissioner. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items of disclosures in the accounts.

Finally obtaining explanations from you as Trustees concerning any such matters relating to the accounts. The examination also includes examination of any such matters of evidence relevant to the account of disclosures in the financial statements. It includes assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement
In connection with our examination no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.
  have not been met; or

(2) to which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion
In our opinion the financial statement prepared give a true and fair view of the charity's state of affairs as at 31 March 2020 giving that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the Charities Commissioner.

.....

Muhit & Co
Chartered Certified Accountants & Tax Advisers

30th July 2021

STEPNEY COMMUNITY TRUST

Statement of Financial Activities
for the year ended 31 March 2021

	Notes	Restricted £	Unrestricted £	Total 2021 £	Total 2020 £
INCOME AND EXPENDITURE					
Incoming Resources					
Grants and Donations	2	29,013	42,550	71,563	14,205
Other Income (HMRC JRS)		-	16,277	16,277	-
Total Incoming Resources		29,013	58,827	87,840	14,205
Resources Expended					
Direct Charitable Expenditure		11,064	0	11,064	10,219
Governance Cost		13,538	28,151	41,689	29,716
Total Resources Expended		24,602	28,151	52,753	39,935
Net Incoming Resources for the year		4,411	30,676	35,087	(25,730)
Funds at 1 April 2020		19,156	8,649	27,805	53,535
Funds at 31 March 2021		23,567	39,325	62,892	27,805

The notes on pages 11 to 13 form part of these accounts.

STEPNEY COMMUNITY TRUST

Balance Sheet
as at 31 March 2021

	Notes	£	Total 2021 £	Total 2020 £
Fixed Assets				
Tangible Assets			101,087	101,890
Current assets				
Cash at Bank and in Hand			45,464	9,111
Debtors			2,482	2,251
			47,946	11,362
Current Liabilities				
Creditors: amounts falling due within one year	6		(6,164)	(5,470)
Net current assets			41,782	5,892
Total assets less current liabilities			142,869	107,782
Net assets			142,869	107,782
Accumulated Funds	7			
Restricted Fund			23,567	19,156
Unrestricted Fund			39,325	8,649
Capital Reserve			79,977	79,977
Total Funds			142,869	107,782

These accounts have been prepared in accordance with special provisions relating to small companies within part 15 of the Companies Act 2006.

For the year ended 31 March 2021, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

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

The financial statements were approved by the Board on July 2021 and signed by:

BODRUL ALOM
Secretary

MUKTAR HUSSAIN
Chairperson

STEPNEY COMMUNITY TRUST

Notes to the Statement of Financial Activities for the year ended 31 March 2021

1 **Accounting policies**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Enrtities. They have also been prepared in accordance with the Charities Act. 1993 and comply with the Statement of Recommended Practice 'Accounting by Charities' (issued on January 2015).

Capitalisation and depreciation of tangible fixed assets:

All assets costing more than £1,000 are capitalised.The cost of tangible fixed assets is written-off by equal installments over the expected useful lives as follows:

Freehold property (40% on cost)	2% straight line basis
Furniture, fittings and equipment	25% reducing balance method

Grants Received for Freehold Property

It has been treated as a reserve and 2% of the grant per year is transferred to revenue account.

Capital resreve is against the freehold property of the charity.

Fund accounting

Unrestricted funds

Consists of general funds which the centre may use for its purpose at its discretion.

Restricted funds

Are those where the donor has imposed restrictions on the use of the funds which are legally binding.

Incoming Resources

Income only recognised where there is entitlement for the period.

2 **Resources Expended**

Expenditure is reconised on an accrual basis as a liability is incurred.

A clause in the agreement relating to the capital grant awarded by the Greater London Council in respect of the acquisition of the freehold property at 46 Myrdle Street, London E1 1HL states that if the property is sold within 30 years of the date of acquisition, a reimbursement of the of the part of the grant will become due and a charge has been recorded on the property.

3 **Staff Costs**

	2021	2020
	£	£
Net Salaries	17,096	15,100
PAYE and NIC	184	879
Student Loan	0	0
Pension	478	796
	17,758	16,775

4 **Debtors**

Trade debtors		0
Other debtors	2,482	2,251
	2,482	2,251

5 **Creditors**

Amount falling due within one year		
Provision for capital expenses (Rent received)	3,485	3,485
Deffered income	0	0
Other creditors	2,679	1,985
	6,164	5,470

STEPNEY COMMUNITY TRUST

Notes to the Statement of Financial Activities for the year ended 31 March 2021

6 Tangible Assets	Freehold Property	Fixtures, fittings & equipment	Total 2021
	£	£	£
Cost			
At 1 April 2020	109,320	60,847	170,167
Addition		4,327	4,327
At 31 March 2021	109,320	65,174	174,494
Depreciation			
At 1 April 2020	20,123	48,154	68,277
Charges for the year	875	4,255	5,130
At 31 March 2021	20,998	52,409	73,407
Net Book Value			
At 31 March 2021	88,322	12,765	101,087
At 31 March 2020	89,197	12,693	101,890

7 **Going Concern**

The financial statements have been prepared on a going concern basis with the expectation that the company would be able to obtain sufficient grants to continue its activities in the future.

8 Operative Income	2020	2019
	£	£
The operating income is stated after charging:		
Depreciation	5,130	5,105
&		
After Crediting		
Bank interest received	0	0

9 Analysis of Net Assets Between Funds	Restricted	Unrestricted	Total
	£	£	£
Tangible Assets	3,288	97,799	101,087
Current Assets		47,946	47,946
Current Liabilities		-6,164	-6,164
Balance at 31 March 2021	3,288	139,581	142,869

10 Movement of Funds	Restricted	Unrestricted	Total
	£	£	£
At 1 April 2020	19,156	6,199	25,355
Incoming Resources	29,013	58,827	87,840
Outgoing Resources	(24,602)	(28,151)	(52,753)
At 31 March 2021	23,567	36,875	60,442

STEPNEY COMMUNITY TRUST

Notes to the Statement of Financial Activities for the year ended 31 March 2021

INCOME Grants/Donations	Restricted	Unrestricted	2021 £	2020 £
The National Heritage Lottery Fund	22,120	0	22,120	0
Charles S French Charitable Trust	0	0	0	1,500
Leathersellers Company	0	0	0	1,000
London Community Response Fund/City Bridge Trust	0	36,650	36,650	0
Hall Hire	0	2,550	2,550	1,860
Paddington Development Trust	6,893	0	6,893	8,863
Ford Britain Trust	0	3,000	3,000	0
Bangladesh Youth Movement	0	0	0	200
Royal Sun Alliance Insurance	0	0	0	0
Basketmakers Grants	0	0	0	0
User Contribution			0	200
Other/Copier	0	350	350	582
TOTAL	29,013	42,550	71,563	14,205
HMRC JRS GRANT		16,277	16,277	
Transfer from Reserve	-	0	0	0
Transfer to Reserve		0	0	0
Bank Interest Received		0	0	0
	29,013	58,827	87,840	14,205

EXPENDITURE

Direct Charitable Expenditure	Restricted £	Unrestricted £	Total 2021 £	Total 2020 £
Salaries and Employer's NIC	12,960	4,320	17,280	15,100
Volunteers' Expenses	-	-	-	1,360
Hall Hire	-	-	-	132
Programme and Activities	4,184	-	4,184	4,700
Books and Literatures	-	-	-	50
Other legal and professional	-	6,309	6,309	-
Water Rates	-	223	223	130
Heat and Light	578	579	1,157	1,749
Telephone and Internet		492	492	837
Printing, Postage & Staionery		165	165	1,037
Repairs and Maintenance		6,639	6,639	1,772
Insurance and Licensing		1,009	1,009	990
Cleaning	-	-	-	650
Training- Staff and Management	6,880	-	6,880	1,646
Accountancy and Book Keeping		960	960	540
Travelling	-	50	50	1,342
Administrative and Development Expenses	-		-	1,649
Pension		478	478	796
Website Management		1,712	1,712	-
General Expenses		85	85	350
Depreciation	-	5,130	5,130	5,105
	24,602	28,151	52,753	39,935
Net Surplus/(Deficit) for the year	**4,411**	**30,676**	**35,087**	**(25,730)**