

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**

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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 Bangladeshi, 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’ overlapped ‘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 Indian 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, interview 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 2020/2021 aimed 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:



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 or 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		<u>29,013</u>	<u>58,827</u>	<u>87,840</u>	<u>14,205</u>
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		<u>24,602</u>	<u>28,151</u>	<u>52,753</u>	<u>39,935</u>
Net Incoming Resources for the year		4,411	30,676	35,087	(25,730)
Funds at 1 April 2020		<u>19,156</u>	<u>8,649</u>	<u>27,805</u>	<u>53,535</u>
Funds at 31 March 2021		<u>23,567</u>	<u>39,325</u>	<u>62,892</u>	<u>27,805</u>

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 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 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 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.

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

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

4 Debtors

Trade debtors		0
Other debtors	2,482	2,251
	<u>2,482</u>	<u>2,251</u>

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
	<u>6,164</u>	<u>5,470</u>

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	<u>109,320</u>	<u>65,174</u>	<u>174,494</u>
Depreciation			
At 1 April 2020	20,123	48,154	68,277
Charges for the year	875	4,255	5,130
At 31 March 2021	<u>20,998</u>	<u>52,409</u>	<u>73,407</u>
Net Book Value			
At 31 March 2021	<u>88,322</u>	<u>12,765</u>	<u>101,087</u>
At 31 March 2020	<u>89,197</u>	<u>12,693</u>	<u>101,890</u>

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	<u>3,288</u>	<u>139,581</u>	<u>142,869</u>

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	<u>23,567</u>	<u>36,875</u>	<u>60,442</u>

STEPNEY COMMUNITY TRUST

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

INCOME	Restricted	Unrestricted	2021	2020
Grants/Donations			£	£
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	Total
	£	£	2021	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 & Stationery		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)