

**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**

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## **STEPNEY COMMUNITY TRUST**

### **COMPANY INFORMATION**

Directors: Bodrul Alom  
Muktar Hussain  
Ahmed Hassan  
Mohammed Abdul Malik  
Mohammed Enam Uddin  
Ms Rafia Khan  
Ms Aameena 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 31<sup>st</sup> March 2022

The Trustees present their report and accounts for the year ended 31<sup>st</sup> 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

## STEPNEY COMMUNITY TRUST

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 19<sup>th</sup> May 2022

## STEPNEY COMMUNITY TRUST

### Independent Examiner's Report to the Directors for the year ended 31<sup>st</sup> 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 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:

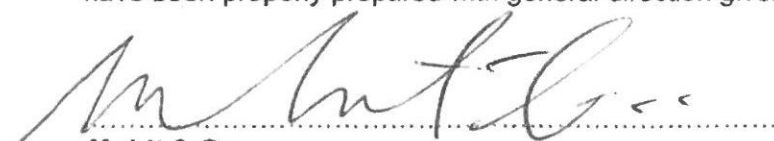
(1) Which gives us reasonable cause to believe that in any material respect the requirements:

- 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 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

19<sup>TH</sup>

May 2022



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

	Notes	Restricted £	Unrestricted £	Total 2022 £	Total 2021 £
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
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
<b>Total Incoming Resources</b>		<u>3,939</u>	<u>59,110</u>	<u>63,049</u>	<u>87,840</u>
<b>Resources Expended</b>					
Direct Charitable Expenditure			20,562	20,562	11,064
Governance Cost		3,939	44,421	48,360	41,689
<b>Total Resources Expended</b>		<u>3,939</u>	<u>64,983</u>	<u>68,922</u>	<u>52,753</u>
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
<b>Funds at 31 March 2022</b>		<u>19,156</u>	<u>2,776</u>	<u>21,932</u>	<u>62,892</u>

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

**STEPNEY COMMUNITY TRUST**  
**Balance Sheet**  
**as at 31 March 2022**

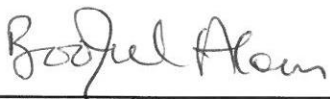
	Notes	£	Total 2022 £	Total 2021 £
<b>Fixed Assets</b>				
Tangible Assets			97,896	101,087
<b>Current assets</b>				
Cash at Bank and in Hand			42,892	45,464
Debtors			2,528	2,482
			45,420	47,946
<b>Current Liabilities</b>				
Creditors: amounts falling due within one year	6		(6,320)	(6,164)
<b>Net current assets</b>			39,100	41,782
<b>Total assets less current liabilities</b>			136,996	142,869
<b>Net assets</b>			136,996	142,869
Funds at 1 April 2021				
<b>Accumulated Funds</b>	7			
Restricted Fund			23,567	23,567
Unrestricted Fund			31,002	39,325
Capital Reserve			82,427	79,977
<b>Total Funds</b>			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 19<sup>th</sup> 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 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.  
 Funds at 1 April 2021

**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**

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

**4 Debtors**

Trade debtors		0
Other debtors	2,528	2,482
	<u>2,528</u>	<u>2,482</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	2,835	2,679
	<u>6,320</u>	<u>6,164</u>

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

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

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
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**

	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
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	<u>3,288</u>	<u>133,708</u>	<u>136,996</u>

**10 Movement of Funds**

	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
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	<u>23,567</u>	<u>31,002</u>	<u>54,569</u>

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

<b>INCOME</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>2022</b>	<b>2021</b>
<b>Grants/Donations</b>			<b>£</b>	<b>£</b>
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
<b>TOTAL</b>	<b>3,939</b>	<b>52,049</b>	<b>55,988</b>	<b>71,563</b>
 HMRC JRS GRANT		7,020	7,020	16,277
Bank Interest Received		41	41	0
	<b>3,939</b>	<b>59,110</b>	<b>63,049</b>	<b>87,840</b>
 <b>EXPENDITURE</b>				
<b>Direct Charitable Expenditure</b>	<b>Restricted</b>	<b>Unrestricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>2022</b>	<b>2021</b>
			<b>£</b>	<b>£</b>
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 & Stationery		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
	<b>3,939</b>	<b>64,983</b>	<b>68,922</b>	<b>52,753</b>
<b>Net Surplus/(Deficit) for the year</b>	<b>-</b>	<b>(5,873)</b>	<b>(5,873)</b>	<b>35,087</b>