

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**

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STEPNEY COMMUNITY TRUST

COMPANY INFORMATION

Directors: Bodrul Alom
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 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.

STEPNEY COMMUNITY TRUST

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 Farm 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:



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 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 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.

Muhit & 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		<u>0</u>	<u>117,101</u>	<u>117,101</u>	<u>97,918</u>
Resources Expended					
Direct Charitable Expenditure		-	11,684	11,684	7,592
Governance Cost		-	69,841	69,841	55,241
Total Resources Expended		<u>0</u>	<u>81,525</u>	<u>81,525</u>	<u>62,833</u>
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		<u>23,567</u>	<u>105,232</u>	<u>128,799</u>	<u>93,223</u>

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

STEPNEY COMMUNITY TRUST**Balance Sheet****as at 31 March 2025**

		Total	Total
	Notes	2025	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
	<u>36,122</u>	<u>27,386</u>

4 Debtors

Trade debtors	-	-
Other debtors	4,359	2,193
	<u>4,359</u>	<u>2,193</u>

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
		<u>6,680</u>	<u>5,010</u>
		Freehold Property	Fixtures, fittings & equipment
			Total
6	Tangible Assets		2025
		£	£
	Cost		
	At 1 April 2024	109,320	69,974
	Addition	-	5,199
	At 31 March 2025	<u>109,320</u>	<u>75,173</u>
			<u>184,493</u>
	Depreciation		
	At 1 April 2024	20,997	60,390
	Charges for the year	-	2,957
	At 31 March 2025	<u>20,997</u>	<u>63,347</u>
			<u>84,344</u>
	Net Book Value		
	At 31 March 2025	<u>88,323</u>	<u>11,826</u>
	At 31 March 2024	<u>88,323</u>	<u>9,584</u>
			<u>99,907</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	2025	2024
		£	£
	The operating income is stated after charging:		
	Depreciation & After Crediting	2,957	2,393
	Bank interest received	1,215	1,076
9	Analysis of Net Assets Between Funds	Restricted	Unrestricted
		£	£
	Tangible Assets	-	100,149
	Current Assets	-	118,890
	Current Liabilities	-	(6,680)
	Balance at 31 March 2025	<u>0</u>	<u>212,359</u>
			<u>212,359</u>
10	Movement of Funds	Restricted	Unrestricted
		£	£
	At 1 April 2024	23,567	69,656
	Incoming Resources	-	117,101
	Outgoing Resources	-	(81,525)
	At 31 March 2025	<u>23,567</u>	<u>105,232</u>
			<u>128,799</u>

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