

Charity Registration No. 287813

Company Registration No. 01720498 (England and Wales)

CHINESE ASSOCIATION OF TOWER HAMLETS

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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

Trustees	Mrs P Hayward Ms M L Cheng Mr H H Wu Mr H Salah Mr C Yi Mr T V Le
Secretary	Mr A S L Chau
Charity number	287813
Company number	01720498
Registered office and principal address	680 Commerical Road London E14 7HA
Independent examiner	Goh Yong Chong Silver Levene (UK) Limited Chartered Certified Accountants 37 Warren Street London W1T 6AD

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

	Page
Trustees' report	1 - 13
Independent examiner's report	14 - 15
Statement of financial activities	16
Balance sheet	17
Notes to the financial statements	18 - 28

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees present their annual report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

PURPOSE, VISION AND OBJECTIVES

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

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

The objects for which the Association is established are:-

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

PRINCIPAL ACTIVITIES

The Chinese Association of Tower Hamlets is a charitable company limited by guarantee and is governed by a memorandum and articles of association. The principal activities of the Association is the provision of services to Chinese and Vietnamese community in the London Borough of Tower Hamlets through project based programmes providing specific services to meet the needs of its user groups. We are a local organization that understands the needs and aspirations of local Chinese and Vietnamese people. Every year we support hundreds of older people of Chinese origin to live life to the full, maintaining control and independence. The organization's ethos is one of empowering and enabling people. The Statement of Financial Activities for the year is set out on Pages 16 to 28 of the financial statements.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

HOME CARE SERVICE

The Chinese Association of Tower Hamlets Home Care service provides high quality, responsive care and support to help our clients remain independent in their own homes for longer. We provide help with personal care, housekeeping, shopping, meal preparation, companionship and home-based respite services.

Our service is registered with the Care Quality Commission (CQC) and is rated "Good" in four areas and "Outstanding" in one area. The service can be accessed by health and social care professionals arranging support on a client's behalf or by individuals seeking to arrange their own services. Over the past 12 months, we have provided 11,242 hours of Home Care for our clients across London.

In a global pandemic, our prime objective is to ensure that our service users and staff remain safe and protected at all times and that we can provide care to all our service users with minimum disruption. At the time of writing this annual report, I am pleased to say we have achieved this objective with no positive cases of Covid since the lockdown in March 2020. The majority of care team are willing to take on extra shifts, work longer flexible hours, go above and beyond their duties in helping the Chinese community.

As an organisation caring for vulnerable people, we have been particularly impacted by the COVID-19 pandemic. However, we believe that the prompt and decisive action that we took as an organisation has been fundamental in protecting our service users and wider team. The key business adaptations which we have made are as follows:

- We closed our centre to all but essential visitors at a very early stage.
- We have worked hard to ensure adequate supplies of PPE and have carried out additional fundraising to pay for this. Compliance with our PPE requirements has been rigorously enforced throughout our services, and staff are required to wear full PPE at all times, observing social distancing rules and personal hygiene whilst in our services.
- We have started mandatory weekly COVID-19 PCR testing for all care staff since December 2020.
- Putting our duty of care to service users and staff at the forefront of every decision, we refused to accept Covid positive discharges from hospital, isolated new admissions, instructed staff to stay away from work if they had any symptom no matter how minor and stopped all but essential visits to the client's homes. Our approach has kept us one step ahead of national guidance and stood us in good stead. To date, where outbreaks have occurred, we have managed to stop the spread of the virus in client's home and limit its impact.
- We have kept all staff informed via WhatsApp message, Logmycare app, emails, and phone.
- As well as protecting our service users from the risks of infection, we have also done everything possible to ensure that they have been able to live as normal a life as possible during the lockdown period. Whilst managing this kind of situation is something we never thought we'd face in our lifetime, our culture and values have been present every step of the way, and the whole team has developed throughout this journey – something that will serve us long after this is all over.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

Undoubtedly, the use of technology has been the biggest changes not just for our organisation but also for our service users. Our team transitioned to working remotely and continued to serve families and older adults who count on us as part of their support network for health, financial security, and other social services. The impact of the pandemic has increased the pace at which we are moving to cloud-based systems, enabling administrative staff to work from home where necessary. We also scheduled in person appointments for urgent needs, particularly for older people who were unable to navigate digital tools and online systems. For instance, in March 2020, we knew we wouldn't be able to visit one of our users in extra care sheltered accommodation in case of a full lockdown. We immediately went to visit this user and installed a video communication app on his smart phone, showed him how to make and receive video calls. This proved to be very useful during the full lockdown as this user was unable to communicate with the staff at the extra care accommodation due to language barrier. As he was able to reach out to our team via video calls during the full lockdown, he felt much secured and less isolated.

Having the foresight to see what potentially lay ahead as Coronavirus made its way to Europe, we started to buy essential supplies of PPE and make changes to our infection control routines. However, same as other care providers we all had challenges in accessing PPE. Guidance about PPE was confusing and presented challenges to staff, people who experience care and their families. To overcome this barrier, we quickly approached the Chinese Embassy and other Chinese importers for assistance in getting hold of face masks and gloves. For a great many older people in East London COVID put them at risk, they were frightened, isolated, and struggling to access basic support, including food. During the first week of April 2020, we introduced a free food distribution service to provide members of the Chinese community with welfare packages, food and basic essentials such as face masks, hand soap and toilet rolls. Furthermore, our organisation moved from a manual case notes recording system to a digital system in March this year. This has proved to have good outcomes for people who use our services as well as their carers. The app we are using is called 'Logmycare', it can provide 'real time' information recording, offer the ability to use and compare data to improve people's care, help information to be shared quickly, accurately, and safely. It also makes it easier for people who use our services to access their own records.

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

'The team at CATH always can be reached easily, there's good communication with you and the carers. The carers take good care of Dad in every way. There are no bad points.'

'Excellent communication, support and advice given throughout, high quality of service delivered. Communication, encouragement support between care worker and clients are outstanding.'

'I say overall they do a great job.'

'Communication and deal with any queries very quickly. Always kept informed re any changes well in advance. Excellent service.'

Furthermore, in recognition of our efforts made supporting the Chinese community during the pandemic and throughout, we were honoured by Canary Wharf Group as one of the Covid Community Champions in the Borough.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

CHINESE INDEPENDENT SCHOOL OF TOWER HAMLETS

The school moved from c/o Mulberry School for Girls to St Mary and c/o St Michael Primary School in September 2013 and it is a more secure building as no one else is sharing the venue with CISTH. Front gates and doors are locked during lesson hours to ensure the school premises are safe and to avoid intruders from entering. We have received many good comments from parents about the new learning environment and excellent facilities.

We have provided 34 sessions from September 2020 to July 2021 - a total of 28 classes in Cantonese and Mandarin from Playgroup to A Level. Due to an increase in number of classes and demand, we had to split the classes into two sessions to accommodate for all our students. The morning session runs between 10am to 12:20pm for Mandarin students and the afternoon session runs between 1pm to 3:15pm for Cantonese students. GCSE and A-Level classes are 3 hours long; Mandarin from 9:30am – 12:30pm and 1pm – 4pm for Cantonese.

Students achieved at least 90% attendance since the start of the term. Due to the impact of Covid-19, our lessons stayed online for the entire academic year.

Number of Enrolments and Classes

The total number of enrolments for the academic year 2020 – 2021 was 231; 173 students were enrolled on Mandarin classes and 58 were enrolled on Cantonese classes, from the age of 3 up to 18. .

The number of students dropped compared to the previous academic year due to the impact of Covid-19! Parents got in touch with the school and explained online learning didn't work for their children so they would like to wait until we resume physical classes before they enrol again.

Although the number of students dropped during this academic year, we were preparing to return to the St. Mary and St. Michael Primary School for physical lessons. We had to comply to their risk assessments and we could only have up to 12 students per class, hence the reason we still have 2 classes for some year groups.

The school received enquiries regularly and more parents would like to send their children to the CISTH to learn Chinese. Some classes were already full up at the beginning of term; therefore, children were placed on a waiting list and parents would have to contact the school in May 2020 to enrol their child(ren) for the next academic year. There was also an increase in the number of Tower Hamlets students during the academic year.

The current trend demonstrates more parents would like to send their children to learn Chinese, in particularly Mandarin. Furthermore, we have more non-Chinese speaking children attending the classes as their mainstream school requires the children to learn Mandarin as one of the subjects. Parents have reported attending the CISTH made a difference in their children's learning as their ability is higher than those who doesn't learn Mandarin outside of their mainstream school. Some parents said their child has been promoted to the top Mandarin class in their mainstream school, some parents said their non-Mandarin speaking child was allocated to the "mother-tongue group" in their mainstream school. We have received compliments from some parents for their children's learning as well as the excellent teaching we provide in the school. Some teachers would always an extra mile for their students to support them as and when needed; in particularly our GCSE and A-Level teachers.

Impact of Covid-19 Pandemic

Due to the Covid-19 pandemic being dynamic, St. Mary and St. Michael Primary School informed us that they were not ready to have us back to the school during the autumn term. However, the school governors would review the situation after the first half term then they would let us know how they feel to have us back to the school. Unfortunately, St. Mary and St. Michael had an outbreak of coronavirus which resulted the school to close for a few weeks before Christmas! And then in January the government announced another national lockdown. Schools were closed from January until early March. This has had a major impact to the running of our school, and we had to bring our teaching and learning online via Zoom for the entire academic year.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

We have tried to run our GCSE and A-Level classes at the Chinese Association of Tower Hamlets at the beginning of the first term. Risk assessment was carried out before the first term began and we have purchased enough hand sanitisers and disinfectants products to keep the classrooms as clean as we could. Unfortunately, some students ended up self-isolating at home due to their peers in their mainstream school got tested positive for coronavirus. By the 4th week of term, the daily confirmed cases hit over 7000! We had no choice but to bring our lessons back online for these classes.

Owing to these exceptional circumstances, we have decided to cancel the exams at the end of both school terms. Instead, pupils were assessed based on their class work and homework (including the four skills: reading, writing, listening, and speaking) throughout the whole academic year. An achievement report was sent to parents via email in the middle of August.

The school continued to have a positive impact on the lives of Chinese & non-Chinese children, young people, and their families across London and beyond during the unprecedented times.

Impact of GCSE and A-Level Exams due to the Covid-19 Pandemic

Once again, the GCSE and A-Level summer exams were cancelled due to Covid-19! Mainstream schools liaised with our headteacher or the class teacher to obtain predicted grades and evidence of learning to support the prediction.

The GCSE and A-Level students all done an internal exam in January and in June during online lessons, they were supervised by their class teacher. All marks were recorded, and an achievement report was given to each student in case their school request for one and we could use the exam papers and achievement reports as part of the evidence of learning.

We also provided copies of student's achievement reports from the last academic year and teacher's comments on student's progress and class performance to their school.

The teachers worked extremely hard to support their students to gain a good grade, they went above and beyond to provide what the mainstream schools requested for, and this is usually in their own time.

Some students could not enter the exam through their mainstream school, so they had to enter privately via the East London Skills for Life (ELS) Training & Exam Centre at Stratford. Those students were required to do a writing exam in June at the School Office, invigilated by the headteacher

The students who received their predicted grade from the Chinese School achieved grade 7 to grade 9 for their GCSE, which is equivalent to grade A* - A, including those who entered for the early GCSE exam. This is an outstanding achievement as the GCSE specification had change in 2017; the new specification is much more difficult and would require 2 years of learning as advised by the exam board. The first assessment across the whole of UK is summer 2019, our first year of teaching was 2018. Some of the students only studied the course for 1 year but still managed to achieve an outstanding grade.

The two A-Level students who entered for their exam both achieved an outstanding predicted grade A! The specification of the course also changed in 2017 and it is a lot harder to achieve a high grade. The students worked extremely hard with the support of their teacher.

The school is extremely proud of their achievements, and they also set a very good example to the rest of the students in the school.

Jack Petchey Award Scheme

The School participates in the Jack Petchey Award Scheme to identify young people with outstanding achievements. During this academic year, the School has identified 6 young people who received the Jack Petchey's Young Achiever Award. Due to Covid-19, we were unable to present the awards to our young achievers in person, please see below the list of young achievers:

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021

Month	Young Achievers
September 2020	Lok Yiu Alice Chan
November 2020	Dominic Lee
January 2021	Danylo Danylenko
March 2021	Jessica Min Yee Tan
April 2021	Yang Jia Xiao
June 2021	Jessica Lin

Comments and Feedback from Parents

Due to Covid-19, communication with parents were mainly through email and WeChat.

Teachers have received some positive feedback from parents including the below:

"Dear Vanessa and Angel,

Thank you so much for a fantastic year!

Many thanks for being such wonderful teachers, have always understanding and patience towards Z and have been great listeners to accept suggestions and feedback from me.

From Z : Thank you for teaching me. I have learnt a lot throughout this year and I will miss you both a lot.

We wish you both all the best and hopefully we will see you again.

*With great appreciation,
P – Z's mum"*

It had been a very challenging year because the infection rate kept going up and down throughout the academic year. Parents showed their appreciation of the school still trying their best to continue providing Chinese education in the safest way possible.

Teacher's Training

Teachers continued to attend online training to enhance their teaching skills, students' learning experience and safeguarding the children; i.e. Seminar for the new Edexcel GCSE & A Level course structure and syllabus and an update from exam boards about the changes made for the exam system this year. Most of the training were done on Zoom due to Covid-19 but the teachers have commented the training were very useful and helpful, especially the ones about online teaching and online tools to support online teaching.

Future Perspectives

Future perspectives include seeking for more training opportunities, exploring new ways to recruit students in London or beyond, maintaining good GCSE and A Level results, to introduce a new curriculum for the Cantonese classes and to introduce the Youth Chinese Test (YCT) into the school.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

COVID-19 PROJECT FOR CHINESE (6 MONTHS ONLY)

'Covid-19 Project for Chinese' is a partnership project between the Chinese Association of Tower Hamlets (CATH) and Meridian Wellbeing Centre (MWC) from 1st November 2020 to 30rd April 2021. Services include advice and advocacy; training and support digital excluded individuals and awareness-raising of hate crimes. Taking into account the negative impact of Covid, the goals of the project are to (1) reduce the loneliness; (2) enhance community cohesion and (3) support the daily lives of clients.

The project contacted members of both CATH & MWC, London Chinese community groups, Chinese churches, Chinese language schools by phone, email, and Facebook groups. For advice & advocacy service and digital training & support, we received referrals from 6 statutory and voluntary agencies, 10 self-referrals as well as CATH & MWC covering 10 London Boroughs.

Advice & Advocacy

In total, we received 53 referrals and provided wide-ranging services with a person-centred approach including advocating for GP & dental appointments, hospital appointments, Covid vaccination appointments, housing, school admission, benefits; shopping & collecting medication; signposting to other agencies; providing information including for pensions and wills; befriending; and providing digital training and IT support.

'Stay at home' rules have stopped the elderly leaving their homes and 'lockdown' rules have forced numerous services to close such as housing associations, advice centres and Chinese community centres. Our service has bridged the gap during the height of the second wave of the pandemic and brought the services to clients. We supported 5 individuals for their housing issues; translated correspondence for 8 individuals and advocated for 6 individuals with benefit issues. We made 12 shopping and delivery medication trips to 3 individuals and 1 couple; one of them was in self-isolation due to Covid positive.

GP and hospital appointments have been changing rapidly. Most GP bookings are made over the phone or required the completion of an online form; the GP will phone to conduct the consultations. The elderly are no longer able to walk to a surgery to make their bookings and meet their GP face-to-face. Also, the interpreting services has disappeared, and some GP surgeries do not provide an interpreter. We booked and advocated 16 GP & dental appointments for 9 individuals. This is the same in hospital out-patient departments: no interpreter is provided. We accompanied 4 individuals for 8 hospital appointments and 1 A&E visit. Due to language barriers and lack of confidence, we did 3 Covid swab tests, fitted one 24 hours ECG monitor for 4 clients. In pre-pandemic times, some clients would be accompanied by a family member. Restrictions for family visits and the fear of carrying virus, resulted in some families being in despair as they cannot look after their elderly parents living apart. We were filling this gap when families were not allowed to meet.

We helped 9 individuals to book their Covid vaccinations online and accompanied them to the vaccination centres. Our advice and advocacy worker followed Covid guidelines when contacting clients in their homes. Most of the clients found that our befriending sittings helped to reduce their loneliness when we visited them, or talked to them over the phone. We made over 90 home visits and numerous phone calls, texts and whatsapp communications in order to keep in contact with our clients. During our visits or calls, we assessed clients' needs and made plans and follow ups. We followed closely the latest public health information, Census information and other community services. We signposted 4 individuals to counselling services; and 2 individuals to Chinese Information and Advice Centre and Chinese Association of Cancer Care.

Training and support for digitally excluded clients

According to the assessment of all referrals, three people did not own any smartphones/tablets and did not have broadband at home. Another 17 people have one or more digital devices with data SIM cards and/or home broadband. Of these, 15 are actively using Whatsapp (or Wechat) and YouTube to contact their families & friends and to obtain infotainment. Therefore, we categorised our clients into three groups: Group 1: Digitally excluded people; Group 2: Inactive Digital Users; Group 3: Active Digital Users. Only one client received training via whatsapp call; others received the mix of distance and face-to-face support.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

Group 1: Digital excluded individuals (3)

- Two tablets were on loan to clients and another client was given a smartphone as a gift recently. When we introduced the device, we immediately encountered difficulties that they could not feel and see the sleek black push button. Demonstrating the use of Whatapp, they could see their families & friends after such a long time. It was a precious moment. We showed them how to use ZOOM to join in the Wellbeing Activities and Youtube to watch Cantonese-speaking programmes such as Canton opera and old TV series. Because of their lack of dexterity and poor vision, as well as understanding the sensitivity of the touchscreen, they cannot use applications that require multiple steps to operate, such as ZOOM and Whatapp. Fortunately, two of them are supported by carers who can log on Youtube or call friends with Whatapp. One can use the tablet to watch YouTube but cannot use other apps.

Group 2: Digital inactive individuals (2)

- Two clients in this category have iPad and Portal, respectively. Client A has an iPad, but can use only with other people's help. Unfortunately, given her hearing loss, partial vision impairment and chronic back pain, we were unable to help her use the iPad comfortably. Client B was given a Portal by their family during the lockdown, but it stopped working a month later. After checking the settings of the Portal, we could not re-install it because it requires the product owner to sign in. In this case, only the family member can fix it. Both clients benefited from our befriending sitting at the end.

Group 3: Digital active individual (15)

- All 15 individuals have digital devices such as smartphones, tablets, TV boxes or Google Nest Hub with data SIM or home broadband. They use their devices for Youtube and Whatapp (or Wechat).
 - Five clients were loaned a tablet to meet their need to attend ZOOM events in their local community groups or churches, as their own devices could not support it.
 - Three of them have successfully taken part their ZOOM events since then.
 - Two of them attended their events when our colleague was setting up for them.
 - Two clients borrowed tablets because they showed an interest in learning how to use the new device. They had a taster for using a tablet but decided to carry on with their current device.
 - Four customers received our support to install and train ZOOM or Skype to enable them to participate in online events. They reported that they could only log on to some events.
 - One client received our support to re-install apps and migrate data to the a new phone and re-connect all devices to a new broadband hub.
 - One client was reconnected to the Chinese Catholic church via YouTube. With support from our colleague, we contacted the church warden and requested the link and added it to client's tablet. We also supported the client to sign-up for the church's whatapp group.
 - One client had an old desktop to connect to home broadband, but failed.

The services we pioneered to train elderly Chinese people in digital knowledge reflect some of the difficulties they face when using devices and applications. High street-branded digital devices are stylishly designed, but the touchscreen sensitivity, screen brightness and volume level may not be suitable for older people. Physical and sensory limitations in older people limit their access to new technologies. Some clients have given feedback that their unstable hands prevent them from using the touchscreen, even with a stylus; the brightness of the device hurts their eyes or is too dark to see clearly; the volume is too low to hear. None of our clients have essential English language skills and most are illiterate. During the pandemic, some basic services, such as GP appointments, face-to-face consultations have been transferred online or over the phone, which could be a lasting reform. Without proper support for elderly Chinese citizens, they are in a much worse position than pre-pandemic, and they are the key groups that use the service the most.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

Case Study 1: Ms KT

Ms KT, aged 79, has lived in a 3-bedroom council flat for over 40 years. She is fit, healthy, independent, and socially active. She had a daily routine – walking in her local park, shopping, going to Chinatown to see friends on weekdays, making her dinner and watching television. Her immediate family live in Bristol, Croydon and Manchester. Her granddaughter, who lives in Bristol, is her main carer, and was heavily pregnant in November 2020. She was therefore not able to help KT at all. A Cantonese interpreter in Tower Hamlets GP Care Group referred her to the project.

KT was supported in befriending, health advocacy, housing advocacy and digital training.

- **Digital Training:** KT was keen to learn how to use the tablet because she would like to see her granddaughter online. She can now watch Cantonese programmes independently on YouTube using her tablet. However, she can only use whatsapp to talk to her family when our worker paid regular visits. It was a precious moment when she saw her first great-granddaughter.
- **Healthy Advocacy:** KT was a cancer survivor. Her first anniversary check-up was in January 2021. We coordinated and accompanied her for a blood test, scan, telephone consultation, as well as her first Covid vaccination. During the reform of the interpretation service, we advocated and translated in her GP appointments.
- **Housing Advocacy:** KT was waiting to move closer to her family. She missed a chance in October 2020 because of her language barrier and lack of coordination between her family and a housing association. We liaised with the housing association and her family and assisted KT on paperwork and online viewings. In January 2021, KT secured a flat in a sheltered housing scheme in Bristol.
- **Befriending:** KT used to see friends every week. When everything was closed, she missed face-to-face contact. Our worker visited her regularly and trained her to use a tablet. As she packed up for the move, she felt emotional to leave her home of over 40 years; she was uncertain about the future. Our worker listened and encouraged her. On the day of the move, our worker visited to say goodbye to her.

KT thanked our project for solving many of her problems over the past few months. She has kept in touch since settling in Bristol and enjoys watching Cantonese programmes on her tablet. KT's family thanked our support to them.

Case Study 2: Mr CK

CK, aged 66, lived in a one-bed flat and had his flat packed with boxes of kitchen equipment from his last job. He has a daughter without contact for many years. He is a retired chef. Covid-19 has had big impact on his retirement life and the worse of all, his eyesight. He thought his blurred sight was only temporarily. When he went in A&E in October 2020, he was told he had advanced cataracts in both eyes and needed urgent operations. Covid's second wave delayed and suspended many non-emergency operations. Unfortunately, CK was one of the many patients affected.

In November 2020, CK could read the time using a wall clock, go shopping on his own, use his tablet, go to his GP and cook his food when our worker first visited him at home. He was quite friendly then. He has a helpful friend, but could not travel to London during the lockdown.

Our support plan for CK was weekly phone calls and fortnightly visits so as to translate his correspondence and advocate for him:-

- **Advocacy Service:** We advocated regarding renewing his freedom pass, confirming details to that he could receive his state pension, unpaid electricity bills, overpayments of rent and overdue electrical checks.
- **Health Advocacy:** CK was seen by an eye consultant in December 2020. His case was put in the top of the waiting list, but with no confirmed date. In mid-February, he failed his pre-operation assessment due to high blood pressure. This led to a delay of 10 days for another assessment. In early March, the operation date was confirmed.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

- Practical Help: Ordered and collected CK's medication. Did his shopping and took him to bank and mobile phone shop to top up his mobile.

CK waited anxiously for communication from the hospital, and within three months, his eyesight deteriorated rapidly, leaving him very vulnerable. By March, he lost his independence to be able to go out, he could not read the time on his wall clock and his mental health deteriorated. He relied on our worker to check on him, but he did not always reply. When this happened, our worker would make an urgent home visit. After discussions with CK, he agreed that we would contact Adult Social Services and other charities for help to meet his long-term needs.

On 22 April 2021, CK underwent a successful life-changing operation in which one eye regained its sight. When we called him, he told our worker what the time was on his wall clock. CK said he was managing alright and did need any support. Adult social services confirmed CK refused any support.

Case Study 3: Mr & Mrs T

Mr & Mrs T, aged 84 & 74 respectively, are Hong Kong origin and live together. They're very independent and have a healthy routine that they used to go shopping together as a daily exercise before the lockdown. Both do not speak and read English. Mr T is clinically extremely vulnerable because of his severe asthma and COPD and reported his mobility was worsen and his legs were weaker since Covid. Mrs T is her husband's carer and is constantly worried about her husband. Since the beginning of Covid, she gave up going out in order to protect her husband. One of their sons used to visit them every fortnight to bring them some shopping before the pandemic. Due to Mr T's high risk to be infected Covid, their son did not visit and only talk on the phone or send message on whatsapp. Without going out to shop, they relied on stored ingredients in their freezer, food parcels from the council and occasional food drop-offs by friends. As a typical Chinese person, Mrs T did not want to make a fuss and she felt embarrassed to ask help. Our project went to the and support them with:

- Practical help: We supported Mrs T to get her fortnightly shopping and quarterly collection of medication. Mrs T not only cook home-made healthy meals, she is keen to make her village-food that she had it in her childhood. She found cooking is her way of relaxation from her duty to look after her husband.
- Medical Advocacy: We supported Mr T to fit a 24 hours ECG machine and conduct two Covid swab tests as per his GP requests. When Mr T had two black-out episodes in two consecutive days, Mrs T was in a panic state. In A&E, Mr T was diagnosed with arrhythmia that he needed an urgent operation to fit a pacemaker. Our colleague accompanied Mr T and updated his family.
- Befriending: Our colleague accompanied Mrs T at home to reduce her anxiety and worry when her husband was in the hospital. We listened to her and encouraged her that she felt she was not alone. Mr T returned home 2 days after an operation. Our colleague paid a visit to check if he was all right when Mr T returned home safe.

It was a great outcome for T's family. Mr T had a successful procedure to fit a pacemaker that he never has any dizziness ever since. Mrs T was glad she had someone to stay with her when she was so worried. The family is forever grateful that we can response to them so rapidly.

PLANS FOR FUTURE PERIODS

The Trustees consider that in the short term the Charity will need to focus on its continued management of the challenges posed by the pandemic. The General Manager is focusing upon the implementation of a narrower set of objectives in the next two years:

- Phased re-opening of the Older People Lunch Club
- Continued focus on staff development and to recruit and retain the highest calibre of employee to ensure excellent delivery of care
- Continued focus on digitisation to maximise efficiencies

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES' RESPONSIBILITIES

Company and charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- Prepare financial statements on an ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees / directors who served during the year were as follows:

Chuang Yi	Chairperson
Hoi Hung Wu	Treasurer
Alan Chau	Company Secretary
The Vinh Le	Trustee
Ping Hayward	Trustee
Meng Lu Cheng	Trustee
Harun Salah	Trustee

APPOINTMENT OF TRUSTEES

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

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

TRUSTEES INDUCTION AND TRAINING

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

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

ORGANISATION

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

BANKER

The name and address of the Association's Banker is:

Barclays Bank PLC
Canary Wharf Branch
2 Churchill Place
London
E14 5RB.

RISKS AND UNCERTAINTIES

The board has a duty to take all reasonable steps to assess and manage risks to the charity's activities, beneficiaries or reputation. CATH operates in a highly regulated environment, and failure to comply with regulations could lead to substantial penalties, and cancellation of our registration. Compliance risks are mitigated through the implementation of the Care Quality Commission (CQC) standards and high levels of staff training. Comprehensive policies and procedures are in place to ensure compliance along with regular quality monitoring and appropriate action to mitigate those risks. Our 'Good' rating, awarded by CQC at our last inspection in August 2017, is evidence of our past achievements in managing risks and this ethos has continued throughout the pandemic.

Trustees were always aware that some risks to the charity may arise from factors outside of our control or not of our making, as well as those risks that could be anticipated and reduced. The board of trustees consider that systems and controls that were, and remain, in place to monitor, manage and mitigate the charity's major risks remain effective. These risks are:-

- A change in Government policy may see a change in the way local councils purchase domiciliary care, however as both Conservative and Labour Governments have promoted service procurement from the independent and voluntary sector. The Trustees are aware of this ongoing situation and have policies in place to deal with this including increasing the proportion of the charity's income from personalised budgets and privately funded clients.
- The recruitment and retention of staff affects the continuity we can provide our clients as well as restricting their numbers. Unfortunately, due to the nature of services provided and the way they are funded, we have to use zero hour contracts for care staff the same as other similar organisations. The Trustees are unhappy with this situation and are aware of the effect it has on the staff, if a workable alternative can be found it would be used. In the meantime, we aim to provide the best working conditions for our staff to ensure retention, while at the same time we are exploring all possible avenues to recruit suitable new staff.

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021**

- The world wide advent of Coronavirus (Covid 19) has affected all aspects of life. Resulting in a major change in the way businesses and charities operate. While treatments and vaccines are now being deployed effectively, the virus together with the restrictions on everyday life required to counter it, will continue to influence the working of CATH for at least all of the next year and possible well beyond that. We have already seen various changes to our working practises to ensure a Covid secure environment for our staff and clients. This has included the ability of the Management Committee to meet requiring the use of more remote methods of communication and control. As already mentioned our staffing level is a major concern for the charity and Coronavirus has added to the problems of this. In the short to near term all we can do to reduce the risks from Coronavirus is to be as flexible and responsive as possible to legal or medical requirements. With regard to the combatting of it, we have had a very positive take up of vaccinations in the current staff. This will be assisted by the foresight of previous management committees to ensure that the Charity has maintained a good financial reserve, for which there will be a need to call on.

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

Mr C Yi
Trustee
Dated: 20 December 2021

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

TO THE TRUSTEES OF CHINESE ASSOCIATION OF TOWER HAMLETS

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Chinese Association of Tower Hamlets (the Chinese Association of Tower Hamlets) for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the Charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinion I have formed.

Responsibilities and basis of report

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

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statements.

Independent examiner's statement

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

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

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

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

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

Goh Yong Chong
Silver Levene (UK) Limited
Chartered Certified Accountants
37 Warren Street
London
W1T 6AD

Dated: 22 December 2021

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes						
Income and endowments from:							
Donations and contract income	2	234,387	-	234,387	271,473	-	271,473
Charitable activities	3	63,970	20,548	84,518	85,612	26,044	111,656
Investments	4	122	-	122	408	-	408
Other income	5	33,195	-	33,195	1,743	-	1,743
Total income		331,674	20,548	352,222	359,236	26,044	385,280
Expenditure on:							
Charitable activities	6	283,157	18,495	301,652	318,189	30,336	348,525
Net incoming resources before transfers		48,517	2,053	50,570	41,047	(4,292)	36,755
Gross transfers between funds		(1,818)	1,818	-	(4,381)	4,381	-
Net income for the year/ Net movement in funds		46,699	3,871	50,570	36,666	89	36,755
Fund balances at 1 April 2020		406,689	21,070	427,759	370,023	20,981	391,004
Fund balances at 31 March 2021		453,388	24,941	478,329	406,689	21,070	427,759

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

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

AS AT 31 MARCH 2021

Company Registration No. 01720498

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	11		3,127		3,916
Current assets					
Debtors	13	26,753		82,462	
Cash at bank and in hand		477,336		378,247	
		504,089		460,709	
Creditors: amounts falling due within one year	14	(28,887)		(36,866)	
Net current assets			475,202		423,843
Total assets less current liabilities			478,329		427,759
Income funds					
Restricted funds	16		24,941		21,070
<u>Unrestricted funds - general</u>					
Designated funds	17	4,140		4,140	
General unrestricted funds		449,248		402,549	
			453,388		406,689
			478,329		427,759

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

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

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

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

The financial statements were approved by the Trustees on 20 December 2021

Mr C Yi
Trustee

Mr T V Le
Trustee

**CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

Charity information

Chinese Association of Tower Hamlets is a private company limited by guarantee incorporated in England and Wales. The registered office is 680 Commerical Road, London, E14 7HA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Chinese Association of Tower Hamlets's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Chinese Association of Tower Hamlets is a Public Benefit Entity as defined by FRS 102.

The Chinese Association of Tower Hamlets has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

1.2 Going concern

The company is currently facing unprecedented uncertainty about the impact of the COVID-19 Pandemic, together with the extent and duration of social distancing measures imposed by the UK Government. The directors have foreseen the challenges in the coming months and considered carefully the potential impact of these matters. In taking into account of available cash resources and the extent of support provided by The UK Government announced as of the date of signing this report the directors continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

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

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

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

1.4 Income

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

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

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

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

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

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

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

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

1.6 Tangible fixed assets

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

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

Fixtures, fittings & equipment	25% Reducing balance
--------------------------------	----------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the Chinese Association of Tower Hamlets reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.9 Financial instruments

The Chinese Association of Tower Hamlets has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Chinese Association of Tower Hamlets's balance sheet when the Chinese Association of Tower Hamlets becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Impairment of financial assets

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

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

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

Derecognition of financial assets

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

Basic financial liabilities

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

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

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

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

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

1.12 Government grants

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

1.13 Company Status

The charity is a company limited by guarantee. The members of the company are the trustees named on page 12. In the event of the charity being wound up, the liabilities in respect of the guarantee is limited to £1 per member of the charity.

2 Donations and contract income

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Donations and gifts	6,359	9,317
Contract income	228,028	262,156
	<u>234,387</u>	<u>271,473</u>
Contract income		
London Borough of Tower Hamlets	116,515	176,323
London Borough of Hackney	6,358	6,117
Direct Payments	105,155	79,716
	<u>228,028</u>	<u>262,156</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

3 Income from charitable activities

	Grants	School fees income	Total 2021	Total 2020
	2021	2021		
	£	£	£	£
Sales within charitable activities	-	63,970	63,970	85,612
Performance related grants	20,548	-	20,548	26,044
	<u>20,548</u>	<u>63,970</u>	<u>84,518</u>	<u>111,656</u>
Analysis by fund				
Unrestricted funds - general	-	63,970	63,970	85,612
Restricted funds	20,548	-	20,548	26,044
	<u>20,548</u>	<u>63,970</u>	<u>84,518</u>	<u>111,656</u>
For the year ended 31 March 2020				
Unrestricted funds - general	-	85,612		85,612
Restricted funds	26,044	-		26,044
	<u>26,044</u>	<u>85,612</u>		<u>111,656</u>

4 Investments

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Interest receivable	<u>122</u>	<u>408</u>

5 Other income

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Other income	<u>33,195</u>	<u>1,743</u>

Other income includes Coronavirus Job Retention Scheme grant of £32,825.

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

6 Expenditure on charitable activities

	Unrestricted funds expenditure 2021 £	Restricted funds expenditure 2021 £	Total 2021 funds expenditure £	Unrestricted funds expenditure 2020 £	Restricted funds expenditure 2020 £	Total 2020 £
Staff costs	246,922	12,448	259,370	269,371	26,585	295,956
Food/Luncheon Club	1,225	-	1,225	4,597	-	4,597
Chinese New Year	-	1,537	1,537	-	1,934	1,934
Home Care Project expenses	11,925	-	11,925	2,390	-	2,390
Chinese School expenses	2,977	-	2,977	1,310	-	1,310
Rent	3,675	340	4,015	19,973	-	19,973
Other premises expenses	2,194	79	2,273	3,267	-	3,267
Travel	-	-	-	1,012	-	1,012
Insurance	1,202	-	1,202	1,175	294	1,469
Repairs and maintenance	834	-	834	592	-	592
Training, books & subscriptions	3,253	-	3,253	6,231	-	6,231
Bank charges	545	-	545	934	-	934
Telephone	1,609	65	1,674	1,056	-	1,056
Sundry expenses	1,664	995	2,659	1,376	1,123	2,499
Depreciation	1,042	-	1,042	1,305	-	1,305
LCRF Project	-	3,031	3,031	-	-	-
	<u>279,067</u>	<u>18,495</u>	<u>297,562</u>	<u>314,589</u>	<u>29,936</u>	<u>344,525</u>
Share of governance costs (see note 7)	<u>4,090</u>	<u>-</u>	<u>4,090</u>	<u>3,600</u>	<u>400</u>	<u>4,000</u>
	<u>283,157</u>	<u>18,495</u>	<u>301,652</u>	<u>318,189</u>	<u>30,336</u>	<u>348,525</u>
Analysis by fund						
Unrestricted funds - general	283,157	-	283,157	318,189	-	318,189
Restricted funds	-	18,495	18,495	-	30,336	30,336
	<u>283,157</u>	<u>18,495</u>	<u>301,652</u>	<u>318,189</u>	<u>30,336</u>	<u>348,525</u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

7 Support costs

	Governance costs	2021	2020	Basis of allocation
	£	£	£	
Professional fees	4,090	4,090	4,000	50% Chinese School
				50% Home Care
	<u>4,090</u>	<u>4,090</u>	<u>4,000</u>	
	<u><u>4,090</u></u>	<u><u>4,090</u></u>	<u><u>4,000</u></u>	
Analysed between				
Charitable activities	4,090	4,090	4,000	
	<u>4,090</u>	<u>4,090</u>	<u>4,000</u>	

Governance costs include fees of £3,300 (2019: £3,300) for an independent examination.

8 Trustees

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

9 Employees

Number of employees

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

	2021	2020
	Number	Number
Management and administration	6	6
Charitable activities	29	36
	<u>35</u>	<u>42</u>
	<u><u>35</u></u>	<u><u>42</u></u>
Employment costs	2021	2020
	£	£
Wages and salaries	235,570	275,075
Social security costs	12,221	12,482
Other pension costs	11,579	8,399
	<u>259,370</u>	<u>295,956</u>
	<u><u>259,370</u></u>	<u><u>295,956</u></u>

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

The total employee benefit of the key management personnel of the Charity were £64,477 (2020 : £64,463).

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

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

10 Taxation

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

11 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2020	33,237
Additions	253
	<u>33,490</u>
At 31 March 2021	<u>33,490</u>
Depreciation and impairment	
At 1 April 2020	29,321
Depreciation charged in the year	1,042
	<u>30,363</u>
At 31 March 2021	<u>30,363</u>
Carrying amount	
At 31 March 2021	<u>3,127</u>
At 31 March 2020	<u>3,916</u>

12 Financial instruments

	2021 £	2020 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	-	82,462
	<u> </u>	<u> </u>
Carrying amount of financial liabilities		
Measured at amortised cost	28,887	36,866
	<u> </u>	<u> </u>

13 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Prepayments and accrued income	26,753	82,462
	<u> </u>	<u> </u>

14 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	28,887	36,866
	<u> </u>	<u> </u>

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

15 Retirement benefit schemes

Defined contribution schemes

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

The charge to profit or loss in respect of defined contribution schemes was £11,579 (2020 - £8,399).

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 1 April 2020 £	Incoming resources £
Opportunity Centre Project	1,403	-	-	-	1,403	-
Youth Club	222	-	-	-	222	-
After School Homework Club	2,515	1,539	(1,893)	-	2,161	-
After School sporting	4,938	-	-	-	4,938	-
I Dare Project	3,497	-	-	-	3,497	-
Jack Patchey Project	3,922	1,500	(1,123)	-	4,299	1,500
Elderly Luncheon Club	-	10,200	(14,931)	4,731	-	2,550
Chinese School	-	10,045	(10,455)	410	-	-
Core	4,484	-	-	-	4,484	-
Chinese New Year Event	-	2,000	(1,934)	-	66	2,000
East End Community Foundation	-	760	-	(760)	-	-
Covid-19 Project for Chinese	-	-	-	-	-	14,498
	20,981	26,044	(30,336)	4,381	21,070	20,548
						(18,495)
						1,818
						24,941
						2,903

CHINESE ASSOCIATION OF TOWER HAMLETS
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2019 £	Movement in funds Incoming resources £	Balance at 1 April 2020 £	Movement in funds Incoming resources £	Balance at 31 March 2021 £
Equipment replacement fund	4,140	-	4,140	-	4,140
	<u>4,140</u>	<u>-</u>	<u>4,140</u>	<u>-</u>	<u>4,140</u>

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

18 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	3,127	-	3,127	3,916	-	3,916
Current assets/(liabilities)	450,261	24,941	475,202	402,773	21,070	423,843
	<u>453,388</u>	<u>24,941</u>	<u>478,329</u>	<u>406,689</u>	<u>21,070</u>	<u>427,759</u>

19 Operating lease commitments

At the reporting end date the Chinese Association of Tower Hamlets had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	36,300	28,394
Between two and five years	15,125	51,425
	<u>51,425</u>	<u>79,819</u>

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