

**Cambridge Ethnic Community Forum**

**Accounts for the year ended 31 March 2022**

**Contents and Charity Information**

<b>Contents</b>	<b>PAGE</b>
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 to 12

<b>Trustees</b>	Alimatu Adams	(resigned 17 November 2021)
	Joyce Andrade	(resigned 17 November 2021)
	Clifford Bell	(resigned 17 November 2021)
	Valerie Berkson	
	Abdul Hye	
	Bibe Malik	
	Sahistha Mlah	(resigned 17 November 2021)
	Qamar Nizam	
	Hana Osman	(resigned 17 November 2021)
	Heidy Perez-Cordero	
	Anthony Reynolds	(resigned 17 November 2021)
	Peninnah Serrano	
	Chioma Ubajaka	(resigned 17 November 2021)
	Yan Wang	
	Asaduz Zaman	(appointed 17 November 2021)
	Azza Zeln	(appointed 17 November 2021)

**Company Secretary** Hana Osman (resigned 17 November 2021)

**Chief Executive Officer** Eddie Stadnik

**Registered Office** 16-18 Arbury Court  
Cambridge  
CB4 2JQ

**Company Registration Number** 04175678

**Charity Registration Number** 1086241

**Independent Examiner** Geoff Mann FCIE  
Geoff Mann Limited  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ

**Bankers** Lloyds Bank plc  
95-97 Regent Street  
Cambridge  
CB2 1BQ

**Accounts for the year ended 31 March 2022**

**Report of the Trustees**

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report and the independently examined accounts for the year ended 31 March 2022.

The accounts comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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).

**Statement of Trustees' Responsibilities**

Company law requires the trustees to prepare accounts 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 those accounts, the trustees are required to:

- (i) Select suitable accounting policies and apply them consistently.
- (ii) Make judgements and estimates that are reasonable and prudent.
- (iii) Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue operating.
- (iv) State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts.
- (v) Observe the methods and principles of the Charities SORP.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with the Companies Act 2006.

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 confirm that they have given due consideration to the Charity Commission's published guidelines on the Public Benefit requirement under the Charities Act 2011.

**Structure, Governance and Management**

**Governing document**

Cambridge Ethnic Community Forum is a company limited by guarantee with charitable status which is governed by a memorandum and articles of association.

**Appointment of trustees**

New trustees are appointed by a majority of trustees in office at that time.

**Accounts for the year ended 31 March 2022**

**Report of the Trustees**

Trustee induction and training

The trustees are currently reviewing the procedures in place for trustee induction and training by reference to guidance published by the Charity Commission.

Organisational structure

The charity has a board of trustees who meet two monthly and are responsible for its strategic direction and policy. A Chief Officer is appointed by the trustees to manage the day to day operations of the charity. In planning their activities for the year, the trustees have kept in mind the Charity Commission's guidance on public benefit at their trustee meetings.

Risk management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

**Objectives and Activities**

The charity is a voluntary agency, an 'umbrella group' for all the Black and Minority Ethnic groups in Cambridge and outlying villages. Its main aims are:

The promotion of racial harmony and equal opportunity within the city.

To raise concerns and issues of member groups and individuals in partnership with the Black and Minority Ethnic groups, local statutory agencies and other voluntary groups and national organisations such as the Equality and Human Rights Commission.

To provide support to victims of racial harassment and discrimination and raise the issue of racism with various agencies.

**Achievements and Performance**

A review of the achievements and performance of the charity during the year are contained in the annual report.

**Financial Review**

A review of the charity's financial performance during the year is contained in the annual report.

**Accounts for the year ended 31 March 2022**

**Report of the Trustees**

Reserves policy

The trustees are aware that the unrestricted reserves are below the Charity Commission guidance and are actively looking at ways in which this can be addressed

The £10,000 Discretionary Business Grant has been designated specifically as an unrestricted reserve by the trustees

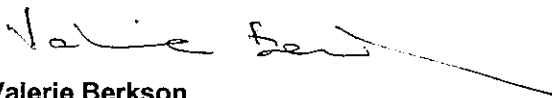
**Lloyds Bank Foundation COVID-19 Recovery Grant.** This two-year grant is unrestricted and can be used to support any activities or costs that further our charitable purposes. CECF obtained the grant through the Lloyds Bank Foundation 'Racial Equality' funding strand. The grant period started on 1 January 2021 and will finish on 31 December 2022, This is being used for employee salaries, resources and equipment required to support them.

**Any other unrestricted carried forward** is also earmarked for project support.

**Future Developments**

A review of the charity's future developments is contained in the annual report.

The above report has been prepared in accordance with the small companies regime of the Companies Act 2006. It was approved by the trustees on 13th July 2022 and signed on their behalf.



**Valerie Berkson**  
Trustee

**Accounts for the year ended 31 March 2022**

**Independent Examiner's Report**

**To the Trustees of Cambridge Ethnic Community Forum**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022 set out on pages 5 to 11.

**Responsibilities and Basis of Report**

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

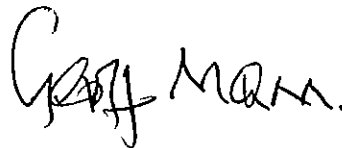
**Independent Examiner's Report**

I have completed my examination. I confirm that no material matters have come to my attention which give me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under 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 accounts 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))

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 accounts to be reached.

Geoff Mann FCIE  
Geoff Mann Limited  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ



20 July 2022.

## Accounts for the year ended 31 March 2022

## Statement of Financial Activities

	Notes	Unrestricted Funds £	2022 Restricted Funds £	Total Funds £	Unrestricted Funds £	2021 Restricted Funds £	Total Funds £
<b>Income</b>	1						
Incoming resources from generated funds:							
Bank interest received		1	0	1	1	0	1
Incoming resources from charitable activities:							
Grants	2	32,000	159,642	191,642	31,000	150,023	181,023
Other income		2,734	0	2,734	2,555	0	2,555
<b>Total Income</b>		<u>34,735</u>	<u>159,642</u>	<u>194,377</u>	<u>33,556</u>	<u>150,023</u>	<u>183,579</u>
<b>Expenditure</b>	1						
Charitable activities		31,739	152,479	184,218	4,739	142,179	146,918
<b>Total Expenditure</b>	3	<u>31,739</u>	<u>152,479</u>	<u>184,218</u>	<u>4,739</u>	<u>142,179</u>	<u>146,918</u>
		2,996	7,163	10,159	28,817	7,844	36,661
<b>Transfers</b>	9	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Income/(Expenditure) and Net Movement in Funds for the Year</b>		2,996	7,163	10,159	28,817	7,844	36,661
<b>Reconciliation of Funds</b>							
<b>Total Funds Brought Forward</b>		<u>29,592</u>	<u>12,273</u>	<u>41,865</u>	<u>775</u>	<u>4,429</u>	<u>5,204</u>
<b>Total Funds Carried Forward</b>		<u>32,588</u>	<u>19,436</u>	<u>52,024</u>	<u>29,592</u>	<u>12,273</u>	<u>41,865</u>

## Statement of Total Recognised Gains and Losses

There were no recognised gains or losses for 2022 or 2021 other than those included in the Statement of Financial Activities.

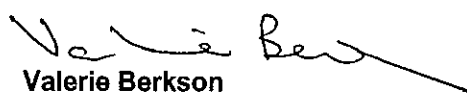
## Accounts for the year ended 31 March 2022

## Balance Sheet

	Notes	2022		2021	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	5		0		0
<b>Total Fixed Assets</b>			<u>0</u>		<u>0</u>
<b>Current Assets</b>					
Debtors	6	1,000		1,000	
Cash at bank and in hand		51,548		41,398	
<b>Total Current Assets</b>		<u>52,548</u>		<u>42,398</u>	
<b>Liabilities</b>					
Creditors : amounts falling due within one year	7		524		533
<b>Net Current Assets</b>			<u>52,024</u>		<u>41,865</u>
<b>Net Assets</b>			<u>52,024</u>		<u>41,865</u>
<b>The Funds of the Charity</b>					
Unrestricted Funds	8		32,588		29,592
Restricted Funds	9		19,436		12,273
<b>Total Charity Funds</b>			<u>52,024</u>		<u>41,865</u>

For the year ended 31 March 2022 the charity was entitled to exemption from audit under section 477 Companies Act 2006 and no notice has been deposited under section 476. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and preparing accounts which give a true and fair view of the state of affairs of the charity as at the year end and of its surplus for the year in accordance with the requirements of sections 393 and 394 and which otherwise comply with the requirements of the Companies Act 2006, so far as applicable to the charity.

The accounts have been prepared in accordance with the provisions of the Companies Act 2006 applicable to charities subject to the small companies regime and were approved by the trustees on 13th July 2022 and signed on their behalf.

  
**Valerie Berkson**  
Trustee

## Accounts for the year ended 31 March 2022

## Notes to the Accounts

**1 Accounting Policies****(a) Basis of Preparation of Accounts**

The accounts have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cambridge Ethnic Community Forum meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in relevant accounting policy note(s).

**(b) Income**

Incoming resources are recognised in the year in which the charity is entitled to the receipt, and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year.

**(c) Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

**(d) Operating Leases**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor, are charged against income as incurred.

**(e) Fixed Assets**

The charity has a policy to write off expenditure on office equipment in the year in which it is incurred. The trustees are of the opinion that such expenditure has no commercial resale value and that in view of this and the nature of the organisation, such costs should not be capitalised.

**(f) Debtors**

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount due.

Accounts for the year ended 31 March 2022

Notes to the Accounts

(g) **Creditors and Provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(h) **Going Concern**

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(i) **Fund Accounting**

Restricted funds are to be used for the specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs.

Designated funds are unrestricted funds, which have been designated for special purposes by the Trustees. Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity.

(j) **Pensions**

The charity contributes to money purchase, defined contribution schemes, on behalf of its employees. No liability exists in respect of pensions other than monthly contributions due which is included within creditors.

## Accounts for the year ended 31 March 2022

## Notes to the Accounts

2	Grants	2022			2021		Total Funds £
		Unrestricted Funds £	Restricted Funds £	Total Funds £	Unrestricted Funds £	Restricted Funds £	
	Amazon Community Fund	0	0	0	1,000	0	1,000
	Arnold Clark	1,000	0	1,000	0	0	0
	BBO	0	28,930	28,930	0	25,626	25,626
	Cambridge City Council						
	Community Development CECF	0	32,500	32,500	0	34,000	34,000
	CHESS	0	5,000	5,000	0	10,000	10,000
	COVID summer/winter grant	0	3,000	3,000	0	2,000	2,000
	COVID work	0	3,000	3,000	0	0	0
	Discretionary Business Grant	0	0	0	10,000	0	10,000
	Needs Assessment	0	4,500	4,500	0	0	0
	Race Equality Toolkit	0	0	0	0	1,500	1,500
	Race for Health	0	405	405	0	0	0
	Refugee Services	0	24,500	24,500	0	25,500	25,500
	Cambridgeshire Community Foundation Fund	0	0	0	0	7,000	7,000
	Community Match Challenge Grant	0	0	0	0	10,000	10,000
	DEFRA grants	0	0	0	0	2,600	2,600
	Evelyn Trust	0	23,644	23,644	0	12,610	12,610
	Innovation Fund (NHS-PCN)						
	BAME Community Health	0	18,500	18,500	0	0	0
	Improving Diabetes Care	0	9,000	9,000	0	0	0
	Lloyds Bank Foundation Grant	30,000	0	30,000	20,000	0	20,000
	National Lottery Community Fund	0	0	0	0	15,000	15,000
	Refugee Hardship Fund	0	6,663	6,663	0	4,187	4,187
	Unite Union	1,000	0	1,000	0	0	0
		<u>32,000</u>	<u>159,642</u>	<u>191,642</u>	<u>31,000</u>	<u>150,023</u>	<u>181,023</u>

BBO Building Better Opportunities  
 CECF Cambridge Ethnic Community Forum  
 CHESS Cambridgeshire Human Rights & Equality Support Service  
 DEFRA Department for Environment, Food and Rural Affairs  
 NHS National Health Service  
 PCN Primary Care Network

## Accounts for the year ended 31 March 2022

## Notes to the Accounts

3	<b>Total Expenditure</b>	Charitable activities	2022 Governance costs*	Total Resources Expended	2021 Total Resources Expended
		£	£	£	£
	Staff costs (note 4)	142,472	0	142,472	91,388
	Other costs	41,088	658	41,746	55,530
		<u>183,560</u>	<u>658</u>	<u>184,218</u>	<u>146,918</u>
	*Independent examination fees			<u>658</u>	<u>644</u>

4 **Staff Costs**

No remuneration was paid to any of the trustees in the year. Expenses totalling £39 (2020 - £nil) were reimbursed to them. The staff costs were:

	2022 £	2021 £
Wages and Salaries	132,868	88,299
Social Security Costs	6,808	2,017
Other pension costs	2,796	1,072
	<u>142,472</u>	<u>91,388</u>

The average weekly number of staff employed by the charity during the year was 6 (2021 - 6). No member of staff earned more than £60,000.

5 **Fixed Assets**

		Office Equipment		
		Unrestricted Funds	Restricted Funds	Total Funds
		£	£	£
<b>Cost</b>	Balance at 1 April 2021 and 31 March 2022	<u>10,925</u>	<u>16,265</u>	<u>27,190</u>
<b>Depreciation</b>	Balance at 1 April 2021 and 31 March 2022	<u>10,925</u>	<u>16,265</u>	<u>27,190</u>
<b>Net Book Value</b>	Balance at 1 April 2021 and 31 March 2022	<u>0</u>	<u>0</u>	<u>0</u>

## Accounts for the year ended 31 March 2022

## Notes to the Accounts

6	<b>Debtors</b>				2022	2021
					£	£
	Grants receivable				1,000	1,000
	Prepayments				0	0
					<u>1,000</u>	<u>1,000</u>
					<u>1,000</u>	<u>1,000</u>
7	<b>Creditors : amounts falling due within one year</b>				2022	2021
					£	£
	Accruals				658	647
	Grants received in advance				0	0
	Other creditors				-134	-114
					<u>524</u>	<u>533</u>
					<u>524</u>	<u>533</u>
8	<b>Unrestricted Funds</b>	Brought Forward	Incoming Resources	Resources Expended	Transfers	Carried Forward
		£	£	£	£	£
	General Funds	19,592	34,735	31,739	0	22,588
	Designated Funds	10,000	0	0	0	10,000
		<u>29,592</u>	<u>34,735</u>	<u>31,739</u>	<u>0</u>	<u>32,588</u>
		<u>29,592</u>	<u>34,735</u>	<u>31,739</u>	<u>0</u>	<u>32,588</u>

## Accounts for the year ended 31 March 2022

## Notes to the Accounts

9	Restricted Funds		Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
	BBO		3,013	28,930	29,223	0	2,720
	Cambridge City Council						
	Community Development	CECF	1,500	32,500	32,500	0	1,500
		CHES	0	5,000	5,000	0	0
	COVID summer grant		0	3,000	3,000	0	0
	COVID work		0	3,000	3,000	0	0
	Needs assessment		0	4,500	4,500	0	0
	Race for Health		0	405	377	0	28
	Refugee Services		2,573	24,500	26,480	0	593
	Evelyn Trust		1,343	23,644	23,237	0	1,750
	Innovation Fund (NHS-PCN)						
	BAME Community Health		0	18,500	14,176	0	4,324
	Improving Diabetes Care		0	9,000	6,257	0	2,743
	Refugee Hardship Fund*		3,844	6,663	4,729	0	5,778
			<u>12,273</u>	<u>159,642</u>	<u>152,479</u>	<u>0</u>	<u>19,436</u>

Please see note 2 on page 9 for an explanation of the acronyms used in this note

\* The charity's funds come predominantly from grants, contracts or commissioning. Fundraising from the public is a small part of the charity's approach to raising money. The Refugee Hardship Fund is an example of public fundraising.

#### 10 Liability of the Members

The charity is limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

#### 11 Related party transactions

There were no related party transactions in the year that required disclosure.

## Accounts for the year ended 31 March 2022

## Total Expenditure

	2022 Total Resources Expended £	2021 Total Resources Expended £
AGM	27	67
Board meetings	158	158
Computer and office equipment	1,853	6,915
Independent examination	644	630
Insurance	1,647	1,408
IT support	385	1,969
Legal fees	1,512	0
Marketing	0	36
Memberships and subscriptions	963	277
Miscellaneous	108	258
Payroll administration	2,075	1,235
Photocopier lease	927	304
Professional fees	3,895	4,335
Project specific expenses	13,621	17,150
Rent	12,000	9,000
Salaries	142,472	91,388
Staff travelling expenses	445	0
Stationery, photocopying and postage	492	639
Subcontractors	0	5,000
Telephone	501	445
Trustee expenses	39	0
Volunteers' expenses	267	135
Website support	187	5,569
	<hr/> 184,218 <hr/>	<hr/> 146,918 <hr/>