

Cambridge Ethnic Community Forum

Accounts for the year ended 31 March 2023

Contents and Charity Information

Contents	PAGE
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

Trustees		
	Salah Bin Abbas Al Bander	(appointed 16 November 2022)
	Shopna Begum	(appointed 16 November 2022)
	Valerie Berkson	(resigned 16 November 2022)
	Cecil Chipendo	(appointed 16 November 2022)
	Abdul Hye	
	Carol Leonardi	(appointed 16 November 2022)
	Hsin-Ling Liang	(appointed 16 November 2022)
	Bibe Malik	
	Qamar Nizam	
	Heidy Perez-Cordero	(resigned 16 November 2022)
	Peninnah Serrano	(resigned 16 November 2022)
	Wei Sun	(appointed 16 November 2022)
	Yan Wang	
	Asaduz Zaman	
	Azza Zein	(resigned 16 November 2022)

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 2023

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 2023.

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 2023

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 2023

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 16 August 2023 and signed on their behalf.

Yan Wang
Trustee

Accounts for the year ended 31 March 2023

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 2023 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

Accounts for the year ended 31 March 2023

Statement of Financial Activities

	Notes	Unrestricted Funds £	2023 Restricted Funds £	Total Funds £	Unrestricted Funds £	2022 Restricted Funds £	Total Funds £
Income	1						
Incoming resources from generated funds:							
Bank interest received		0	0	0	1	0	1
Incoming resources from charitable activities:							
Grants	2	3,000	205,884	208,884	32,000	159,642	191,642
Other income		1,969	2,355	4,324	2,734	0	2,734
Total Income		<u>4,969</u>	<u>208,239</u>	<u>213,208</u>	<u>34,735</u>	<u>159,642</u>	<u>194,377</u>
Expenditure	1						
Charitable activities		10,698	221,949	232,647	31,739	152,479	184,218
Total Expenditure	3	<u>10,698</u>	<u>221,949</u>	<u>232,647</u>	<u>31,739</u>	<u>152,479</u>	<u>184,218</u>
		-5,729	-13,710	-19,439	2,996	7,163	10,159
Transfers	9	<u>-3,968</u>	<u>3,968</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Income/(Expenditure) and Net Movement in Funds for the Year		-9,697	-9,742	-19,439	2,996	7,163	10,159
Reconciliation of Funds							
Total Funds Brought Forward		<u>32,588</u>	<u>19,436</u>	<u>52,024</u>	<u>29,592</u>	<u>12,273</u>	<u>41,865</u>
Total Funds Carried Forward		<u>22,891</u>	<u>9,694</u>	<u>32,585</u>	<u>32,588</u>	<u>19,436</u>	<u>52,024</u>

Statement of Total Recognised Gains and Losses

There were no recognised gains or losses for 2023 or 2022 other than those included in the Statement of Financial Activities.

Accounts for the year ended 31 March 2023

Balance Sheet

	Notes	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	5		0		0
			-----		-----
Total Fixed Assets			0		0
Current Assets					
Debtors	6	1,000		1,000	
Cash at bank and in hand		32,098		51,548	
		-----		-----	
Total Current Assets		33,098		52,548	
Liabilities					
Creditors : amounts falling due within one year	7	513		524	
		-----		-----	
Net Current Assets			32,585		52,024
			-----		-----
Net Assets			32,585		52,024
			-----		-----
The Funds of the Charity					
Unrestricted Funds	8		22,891		32,588
Restricted Funds	9		9,694		19,436
			-----		-----
Total Charity Funds			32,585		52,024
			-----		-----

For the year ended 31 March 2023 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 16 August 2023 and signed on their behalf.

Yan Wang
Trustee

Accounts for the year ended 31 March 2023**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 2023

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 2023

Notes to the Accounts

3	Total Expenditure	2023		Total Resources Expended £	2022 Total Resources Expended £
		Charitable activities £	Governance costs* £		
	Staff costs (note 4)	191,984	0	191,984	142,472
	Other costs	39,991	672	40,663	41,746
		-----	-----	-----	-----
		231,975	672	232,647	184,218
		-----	-----	-----	-----
	*Independent examination fees			672	658
				-----	-----

4 Staff Costs

No remuneration was paid to any of the trustees in the year. Expenses totalling £39 (2022 - £39) were reimbursed to them. The staff costs were:

	2023 £	2022 £
Wages and Salaries	179,726	132,868
Social Security Costs	8,898	6,808
Other pension costs	3,360	2,796
	-----	-----
	191,984	142,472
	-----	-----

The average weekly number of staff employed by the charity during the year was 11 (2022 - 6). No member of staff earned more than £60,000.

5 Fixed Assets

		Office Equipment		Total Funds £
		Unrestricted Funds £	Restricted Funds £	
Cost	Balance at 1 April 2022 and 31 March 2023	10,925	16,265	27,190
		-----	-----	-----
Depreciation	Balance at 1 April 2022 and 31 March 2023	10,925	16,265	27,190
		-----	-----	-----
Net Book Value	Balance at 1 April 2022 and 31 March 2023	0	0	0
		-----	-----	-----

Accounts for the year ended 31 March 2023

Notes to the Accounts

6	Debtors				2023	2022
					£	£
	Grants receivable				1,000	1,000
	Prepayments				0	0
					-----	-----
					1,000	1,000
					-----	-----
7	Creditors : amounts falling due within one year				2023	2022
					£	£
	Accruals				672	658
	Grants received in advance				0	0
	Other creditors				-159	-134
					-----	-----
					513	524
					-----	-----
8	Unrestricted Funds	Brought Forward	Incoming Resources	Resources Expended	Transfers	Carried Forward
		£	£	£	£	£
	General Funds	22,588	4,969	10,698	-3,968	12,891
	Designated Funds	10,000	0	0	0	10,000
		-----	-----	-----	-----	-----
		32,588	4,969	10,698	-3,968	22,891
		-----	-----	-----	-----	-----

Accounts for the year ended 31 March 2023

Notes to the Accounts

9	Restricted Funds	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers £	Carried Forward £
	BBO	2,720	35,483	34,676	-3,527	0
	Cambridge City Council					
	Community Development	1,500	32,500	37,025	3,025	0
	CECF	0	5,000	9,205	4,205	0
	CHESS					
	Race for Health	28	93,646	93,674	0	0
	Refugee Services	593	25,000	22,958	0	2,635
	Warm Space	0	2,000	2,000	0	0
	Cambridge Sustainable Food	0	1,204	145	0	1,059
	Evelyn Trust	1,750	8,801	10,551	0	0
	Innovation Fund (NHS-PCN)					
	BAME Community Health	4,324	0	4,324	0	0
	Improving Diabetes Care	2,743	0	3,008	265	0
	The Karim Foundation	0	500	500	0	0
	Lloyds Bank Foundation Grant	0	2,250	1,002	0	1,248
	Refugee Hardship Fund*	5,778	1,855	2,881	0	4,752
		----- 19,436	----- 208,239	----- 221,949	----- 3,968	----- 9,694

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 2023

Total Expenditure

	2023 Total Resources Expended £	2022 Total Resources Expended £
AGM	93	27
Board meetings	454	158
Computer and office equipment	782	1,853
Independent examination	658	644
Insurance	2,149	1,647
IT support	127	385
Legal fees	0	1,512
Memberships and subscriptions	1,219	963
Miscellaneous	367	108
Payroll administration	2,161	2,075
Photocopier lease	709	927
Professional fees	3,137	3,895
Project specific expenses	13,262	13,621
Rent	12,000	12,000
Salaries	191,984	142,472
Staff travelling expenses	767	445
Stationery, photocopying and postage	1,142	492
Telephone	389	501
Trustee expenses	318	39
Volunteers' expenses	362	267
Website support	567	187
	-----	-----
	232,647	184,218
	-----	-----