

COMMUNITY DEVELOPMENT ASSOCIATION FOR MINORITY COMMUNITIES LTD

*Annual Report and Accounts
1 January 2022-31December 2022*

Company No: 05659288

Charity No: 1114410

Supporting people from BAME communities

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Charity information

The organisation is a charitable company limited by guarantee, incorporated on 20 December 2005 and registered as a charity on 30 May 2006.

Directors/Trustees

<i>1. Hussein Ahmed</i>	<i>Chair</i>
<i>2. Abubakar Sheikh</i>	<i>Treasurer</i>
<i>3. Kassim Mohamed</i>	<i>Secretary</i>
<i>4. Muna Shair</i>	<i>Vice chair</i>
<i>5. Benti Ahmed</i>	<i>Trustee</i>

Our volunteers:

- *4 Admin volunteers*
- *3 Fundraising volunteers*
- *5 Family Support services volunteers*
- *4 Teaching assistant volunteers*
- *5 Women Befriending Services Volunteers*
- *5 Information and advice volunteers*

Registered Office:

*28 Church Road
London N17 8AQ*

[Tel:02035386066](tel:02035386066)

Mobile: 07946379095

Email: communityassociation@hotmail.com

Website: www.communitydevelopmentassociation.btck.co.uk

Bankers

*TSB Bank
539 High Road, Tottenham,
London, N17 6SD*

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 20 December 2005 and registered as a charity on 30 May 2006. The company is governed by Memorandum and Articles of Association. The Management Committee met four times during the year to review the activities of the charity including the approval of the annual report and accounts as well as budgets. The day-to-day work of the charity is overseen by the chair and treasurer who are responsible to and reports to the Management Committee. The Management Committee are aware of the potential risks to the charity, both financial and otherwise.

Therefore, strategies are in place to control these risks.

In order to meet our aims and objectives we have also internal governing policies and Procedures such us:

- 1. Health and Safety policy*
- 2. Finance Control Policy*
- 3. Equal opportunity policy*
- 4. Volunteers policy*
- 5. Confidentiality Policy*
- 6. Safeguarding Policy*
- 7. Equality, Diversity and Inclusion policy*
- 8. Financial Procedures*
- 9. Training Policy*
- 10. Risk Management Policy*
- 11. Complain Policy*
- 12. Reserve Policy*

Reserve policy:

It is the policy of the charity that unrestricted funds should be maintained equivalent to at least three months expenditure. The Management Committee consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The current reserves policy is formally reviewed and monitored by the trustees at its annual trustee meeting to ensure the policy still achieves the required levels of financial cover.

Appointment of Trustees:

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Management Committee under the requirements of the Memorandum and Articles of Association. The members of the Management Committee are elected to serve for a period of 3 years after which they must be re-elected at the next Annual General Meeting.

Trustee Induction and Training:

Our trustees are familiar with the practical work of the charity, new trustees do attend training sessions and workshops to familiarise themselves with the charity and the context within which it operates. The new trustee member will get the following:

- The governing document.*
- The Policies and Procedures Files.*
- The Annual Report.*
- The minutes of Trustees meetings.*
- Contact details of trustees.*
- The roles and responsibilities of trustees.*

Risk Management

Our trustees regularly review the major risks which the charity may face and believe that maintaining reserves for a minimum of three months, combined with an annual review of the control over key financial system, provides sufficient resources in the event of adverse condition. The Trustees have financial committee has put in place fund raising strategies to ensure sustainability of the operations of the charity. The trustees have the overall responsibility of the risk management of the organisation. They have the power to consult external organisations or consultants on risk management. The Trustees have a risk management strategy, which comprises an Annual review of the risks the charity may face. The establishment of systems and procedures to mitigate those risks identified in the plan. The implementations of such procedures designed to minimise any potential impact on the charity should those risks materialise.

Responsibilities of trustees:

Company law requires the trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the charity at the end of the year and of the incoming and outgoing resources for the year ended. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of error, fraud and other irregularities. Trustee board members are expected to follow the good governance including: understanding their role, ensuring delivery of organizational purpose, working effectively both as individual and a team, exercise effective control, behaving with integrity and being open and accountable.

Organisational Structure:

The Association has five trustees who meet quarterly for the strategic direction and policy of the charity. The Committee has three key members from a variety of professional backgrounds relevant to the work of the charity. The Trustees meet four times a year but can call for extra ordinary meetings when there is urgent matter for discussion. The Chairperson is responsible for ensuring that the charity delivers the services specified. The Treasurer is responsible for all aspects of financial management, working closely with other members of the trustees to safeguard the organisation's finances. The Secretary has responsibility for the day to day operational management of the Centre, individual supervision and ensuring that the team continue to develop their skills and working practices in line with good practice.

Staff and volunteers:

The Association has four part-time staff and twenty four volunteers who run the daily activities of the organisation. The Association provides various volunteer training and workshops to volunteers to: improve the quality and consistency of our services; ensuring we cater for a diverse range of volunteers and their needs; building our reputation as an organisation committed to supporting and developing our volunteers; help us to secure funding from trusts and foundations, government and service users; reward volunteers for their commitment and involvement; provide volunteers with pathways to work or study opportunities.

This year our trustees and volunteers have undertaken a range of organisational development training in financial management, service delivery and governance, including the 7 principles of the Good Governance: Code for the Voluntary and Community Sector as a framework for improving its governance.

Mission, vision, values, aims and services

The Community Development Association for Minority Communities LTD is a registered charity and company limited by guarantee managed by a board of trustees. Established in 2005, it is a successful, vibrant community facility and resource, providing a safe and welcoming meeting space. The centre exists to improve the quality life of black minority communities by offering vital services which provide a range of educational, recreational, cultural and social opportunities. In addition, it provides consultation meetings with service users, informal advice clients on a wide range of matters and signposts them to the appropriate place for further advice. It is a resource where people from different backgrounds come together to socialise, learn and enjoy themselves. We work in consultation and partnership with the local community and statutory and voluntary agencies to develop our services and respond to emerging needs.

Our mission:

Our mission is to improve the life chances of disadvantaged people from black minority communities, help them to rebuild their lives, integrate into society, become good citizens and make a positive contribution to their communities.

Our vision:

Our vision is that the black minority communities become members of the UK society who achieve good quality education, financial independence, self-confidence and social inclusive within the UK's multicultural society. We will continue to use our multi-level support system offering practical help to the community.

Our Values:

- We treat people with respect, dignity and compassion;*
- We involve and empower the people we work with;*
- We are committed to a person centred way of working;*
- We work together with communities and partners to transform lives;*

Our aims:

- 1. To improve the level education of minority communities by providing early intervention education programmes.*
- 2. To increase employment opportunities by providing vocational training, workshops, voluntary work, English, Maths classes and CT Classes,.*
- 3. To improve the lives of minority communities by providing key information, advice, practical support and guidance.*
- 4. To improve the mental health and wellbeing of minority communities by providing befriending services, social clubs and sport activities.*
- 5. To increase motivation and confidence of children by providing education projects and sport activities.*
- 6. To increase partnership working with local authority, government agencies, other organisations to improve the quality of life of minority communities.*

The Charity's Activities:

- 1. Benefit Advice Services*
- 2. Haringey Family Support Services*
- 3. Women Befriending Services:*
- 4. Intervention Education Classes*
- 5. Community Engagement and Consultation Meeting*

Trustee's Report for the Year ended 31 December 2022

We are pleased to present this annual report to give an overview of our services, an accurate report on our finances. Our major responsibilities are to ensure that our organisation serves the BME minority communities effectively, is financially sustainable, achieving its aims and positive outcomes for our service users. The year 2022 was busy and successful in terms of fundraising and service delivery. We supported more than 960 clients in Haringey and the neighbouring boroughs (Barnet, Camden, Enfield, Hackney, Islington and Waltham Forest Councils).

The association continues to improve the lives of many disadvantaged people by providing a, safe and welcoming meeting space to improve the quality of life black communities. We provided benefit advice services, family support services, education classes, cultural and social opportunities, consultation meetings and signposts our clients to the appropriate place for further advice. We provided facility where people come together to socialise, learn, enjoy themselves and enable them to achieve their full potential in life.

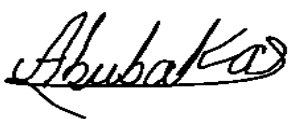
We have created unique facility with activities that are designed to encourage engagement and participation, bringing people together to support each other, making friends, socialising, reducing isolation and loneliness. We are a positive learning centre where families and professionals come together to improve the health, education and wellbeing of service users. We hope the information conveys the importance of having such a facility in the community which ultimately enriches lives in a variety of different ways. Our approach is to work with our service users to combat poverty by empowering them to lead happier and more fulfilled lives. We believe that people have the power to create the change they want to see in their lives, in their communities and in society. Our role is to help them identify and create change through more simply, grass-roots community development.

In the year 2022, we were able to sustain most of our key services. Thanks for our funders, supporters, staff, volunteers and our services users who have worked together to support many people who have been affected by the Cost of Living Crisis and COVID-19 Pandemic. We have recruited more than 12 new volunteers who have been working tirelessly with our staff to support families to enjoy and benefit from learning more about themselves, making friends and feeling valued. Our facility offer an equal opportunity for everyone to access vital services and helping people to remain calm, safe, relaxing, stimulating and supporting each other.

The consultation meetings enabled us to build good relationship with our clients to reshape and improve our services and to address the needs of the most vulnerable people and hard to reach families. The project motivated many women to become involved through volunteering and equip them with the skills they need to improve their life chances.

We would like to express our sincere gratitude and many thanks to the National Lottery Community Fund, London Community Foundation, Trust for London, Postcode Society Trust ,the Albert Hunt Trust and Ford Britain Trust and donations from our members. We would not be able to do this invaluable work without the support of our funders and we are extremely grateful and thank you for helping us to do this great work.

This report was approved by the trustees on 05 January 2023 and signed on their behalf by.



Abubakar Sheikh
Treasurer

Our achievement and performance

Benefit Advice Services:

This project is supported by the Trust for London and supported over 168 people. The project supported people from black minority communities in Haringey to alleviate the impact of the cost of living crisis and COVID-19 Pandemic and to make sure that people are receiving all the vital services they needed at this difficult time. The project was delivered by a qualified Welfare Benefit Advisor and three volunteers who provided one to one advice session, help people to understand and claim their rights and benefit entitlements and access other services available in the local area. We helped clients to solve their debt and overpayments problems to overcome financial difficulty.

The Project provided the following services:

- 23 clients were supported to apply for Universal credit.*
- 17 people provided advice to apply for employment and support allowance.*
- 18 clients were supported to apply for Disability living allowance*
- 19 people were supported to apply for income support*
- 21 clients were offered advice on benefit rights by telephone*
- 27 clients were helped with debt and overpayments*
- 26 people were helped to claim Jobseekers allowance.*
- 24 clients were helped with rent arrears and council tax reduction*
- 13 clients were supported to make Pension credit applications*

Project outcomes:

The evidence we have collected towards the project outcomes including:

- 45 clients increased their income as a result of the advice services.*
- 43 users have increased knowledge of their benefits entitlements*
- 49 clients reported the services improved their wellbeing.*
- 42 clients reported, they have improved mental wellbeing.*
- 76 clients reported a positive impact of advice on their lives*

The funding from Trust for London has enabled us to open our centre 7 days a week. As a result of that our centre attracted more people who had the opportunity to come to our centre to access vital services, meet with friends in a safe welcoming environment and use the facility very well. We were able to involve people extensively in planning and designing the services they needed most and this made our centre an appealing and welcoming centre where all people were engaged in all activities and services.

The project motivated many people to come to our centre to become more involved through volunteering, consultation meetings and equip them with the skills they need to improve their life chances. We would not be able to do this invaluable work without the support of our funders and we are extremely grateful for your support and thank you so much for helping us to do this great work The Project created many opportunities for us to work with elders and to build strong, safe and healthy communities.

Family Support Services:

The project is supported by National Lottery Community Fund (Reaching Communities). The Project supported more than 54 families from black minority communities to alleviate the impact of the cost of living crisis and the COVID-19 Pandemic and make sure that lone parents and low income families are getting all vital services they needed at this difficult. The project was delivered by a Family Support worker and 3 volunteers and supported families to access good quality of support service that reduced isolation, improved mental health and well-being.

According to our daily client register the project provided the following services:

- 21 women helped with debt and overpayment.*
- 36 parents assisted to claim their benefits entitlements*
- 17 clients assisted to attend GP and hospital appointments.*
- 24 parents helped to submit online school admission forms*
- 16 clients supported to enrol for computer and maths classes*
- 9 clients referred to local Citizens Advice Bureau Service*
- 27 clients assisted with passport and British citizenship applications*
- 12 Women provided workplacement*

Project outcomes:

Our staff and volunteers reported that the project activities helped our clients to feel less stressed and improved their mental health and wellbeing. According to our monitoring and evaluation forms the project achieved the following outcomes:

- 37 clients reported improved mental health and wellbeing.*
- 24 clients reported improved self-confidence and self-esteem.*
- 36 clients reported feeling less isolated and stressed.*
- 23 clients reported increased interaction and better relationships*

The funding from the National Lottery Community Fund (Reaching Communities) has enabled us to open our centre seven days a week as a result of that our centre attracted more people who had the opportunity to come to our centre to access all the services available, meet with friends in a safe welcoming environment and use the facility very well. Working together with lone parents and low income families brought positive changes and created positive outcomes in the lives of those most in need, by helping them to access more services to reduce isolation.

This also helped us to connect with each other, build trust and improve our relationships with our service users. Our services brought together people from different communities, increase opportunities for social interaction and improving cohesion. We would not be able to do this invaluable work without the grant from the National Lottery Community Fund Reaching Communities. The Project created many opportunities for us to work with families and build strong, safe and healthy communities.

Women Befriending Service:

This project is supported by the Post Code Society Trust and supported more than 45 women from black minority communities in Haringey. The Project provided enjoyable social activities which reduced isolation, promoted social cohesion, improved communication and social skills of many isolated women who were experience high levels of social exclusion and disadvantage. . The project activities reduced isolation, loneliness, improved mental health and wellbeing. The project enabled many women to socialise, connect with each other, meet with friends and build confidence. It created opportunity for women to be involved in planning, reshaping and improving our services, give them the opportunity to learn new skills and build confidence.

The project provided women the opportunity to talk with staff and volunteers, give feedback about the project and discuss with our trustees about other services they needed at this difficult time. The funding enabled us to work together with our clients and support those in great need to reduced stress, prevented isolation and improve their self-esteem and well being.

The Project provided the following services:

- *Offer clients with tea, coffee and refreshments*
- *Enjoyable social events and an opportunity to chat with friends.*
- *1:1 advice to clients.*
- *Advice & support on issue facing women*
- *Advice on healthy eating and physical activities*
- *Advice on other vital services in the local area.*
- *Telephone help line*

Changes and benefits reported by participants, staff and volunteers:

Project outcomes:

- *23 clients reported the service improved their mental health and wellbeing*
- *19 improved relationship and social skills*
- *18 clients reported they were less isolated and worried*
- *26 people reported they felt satisfied with the services*

The Project enabled us to build good working relationships with our clients to develop better services to address the needs of the most vulnerable people. The project motivated many women to become involved through volunteering, consultation meetings and equip them with the skills they need to improve their life chances.

The project was monitored and evaluated by our staff and volunteers. They spoke clients to check progress on the services provided, carried out monthly telephone surveys to seek feedback and comments. Every month they used different feedback forms and telephone survey to record the project outputs and outcomes and indicator level and collect all the information we need from clients to assess the outcomes of our services.

We would not be able to do this invaluable work without the support of our funders and we are extremely grateful for your support and thank you so much for helping us to do this great work

Intervention Education Classes

This project is supported by the Albert Hunt Trust and Ford Britain Trust. The Project provided Intervention Education Classes for more than sixty children from BME communities to make sure they are getting the additional support they need at this critical time to succeed and achieve their full potential. We provided children with well-planned education activities that are enjoyable and engaged children to learn new skills and build confidence. The Project used interactive Literacy and maths activities with visual images designed to meet the individual needs. The project activities equipped the children with the knowledge, skills and self-reliance they need to improve their academic achievement, a chance to discover new interests, learn new skills and develop confidence and make new friendship.

The Project was delivered by a qualified teacher and volunteers. We supported more than 125 children with special educational needs and learning disability all from lone parents and low income families. The feedback and comments from parents and children showed that the education activities we provided made children feel less lonely, very happy and improved their level of reading, writing and maths, increased their self-confidence and well-being

Children used the laptops to learn to read and write letters, CVC words and simple sentences. Children loved to play literacy games and they really motivate them to keep exploring and learning. Children had the opportunities to play different maths games that helped them to feel confident and improved their maths skills. The project improved the children's English and maths levels, their reading levels and comprehension skills. Increased their motivation, self-esteem, self-confidence and improved their ICT skills.

Parents reported children at home are using online literacy and maths games, these games really motivated them to develop positive attitude to learning. Children had the opportunities to play a variety of interactive education activities. The funding has enabled us to support the most disadvantaged children from minority communities to become successful and achieve their full potential.

We have seen many children happy, enjoying and achieving better at school. We have run the project successfully and this has really helped children and made them feel less lonely, improved their level of reading, writing and maths, increased their confidence and well-being. The children's welfare was fully safeguarded by the teacher and volunteers who have a sound understanding of child protection procedures and were aware of the procedures to follow if they had any concerns.

The outcomes of the project reported by staff and volunteers were:

- *Children said improved their Literacy and maths levels*
- *Children said they are less isolated and very happy*
- *Children reported increased self-esteem and self-confidence.*
- *Increased children's engagement and motivation*
- *Improved children's computer skills.*

The Project created many opportunities for us to work with parents and children and to build strong, safe and healthy communities. We are extremely grateful for our funders and volunteers for helping us to do this great work. We would not be able to do this invaluable work without the support of our funders and we are extremely grateful for your support and thank you so much for helping us to do this great work.

Financial review

Reserve Policy:

The purpose of the reserve is to ensure that the Charity is capable of meeting any shortfall in funding which would result in a reduction in the organisation's activities and its inability to meet immediate financial commitments. As a charitable company we are committed to sustainable development for both risk management and sustainable services. The trustees examine the Charity's reserves each year. The board of trustees have decided to create six months worth of running cost as a reserve to be available in case of delays to funding. This will help the organisation to be sustained in the long term.

Reserves:

The trustees have established a policy whereby the unrestricted funds should be at least three months of the core committed costs and the year 2022 we had a reserve of £17762. At this level, the trustees feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

Restricted Fund:

The restricted fund at 31 December 2022 was £17762. The restricted fund is for Family Support Services, Women Befriending Services, Benefit Advice Services, Education classes and other organisation running costs.

Future Plan:

The charity plans in the coming year are:

- To support our staff and volunteers to carry out their duties safely and effectively by providing training and all resources and equipment they need.*
- To sustain the all vital services needed by our service users and try to reach more people across Haringey.*
- To conduct telephone survey and consultation meetings with our service users, community elders and volunteers to discuss community needs, involve clients to reshape and improve our services.*
- To motivate women and youth to become volunteers and make difference.*
- To improve our partnership working with local charities and authority.*

This year 2023 we are seeking funding to implement the following Projects which have been requested by our clients during our consultation meetings and client surveys:

- Young People Empowerment Project*
- Education classes and Fun Learning Activities*
- Sport activities for children and young people*
- Employment Support Services*
- Women Empowerment Project*
- Advice for women affected by domestic violence and abuse*
- Sewing classes combined with English classes*

Feedback and comments from our service users

"I would like to express my sincere appreciation to the staff and volunteers. I am really grateful for your help. Thank you for all you do."

"I have received my passport received. I am so grateful for your support. Thank you so much. I am happy to tell all my friends about your services."

"Your centre is making a real difference in the lives of many children. Thank you so much for your dedication and hard work."

"The really nice thing at the centre is, there is a really warm and friendly atmosphere. It is great to see the centre is well used by the local people."

"Thank you so much for your support. It has been a very difficult time and you have helped us to feel less stressed and less worried."

"Thank you so much for your help. I am a lone parent and I was very happy to get all the help I needed during this difficult time."

"You are doing a fantastic work and we really appreciate for all the support. Thank you for everything you are doing in difficult time"

"My children are very happy with the education project and they are enjoying the online interactive learning activities. I am very with the support."

Financial Activities for the year ended 31 December 2022

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
Incoming Resources	£	£	£	£
Trust for London		12500	12500	
National Lottery Community Fund		15460	15460	
Postcode Society Trust		14760	14760	
The Albert Hunt Trust		1000	1000	
Ford Britain Trust		1200	1200	
Membership Fee & Donations	1300		1300	
Total Incoming Resources	1300	44920	46220	38420
Resources Expended				
Volunteer Expenses		4460	4460	3152
Refreshment	420	2370	2790	4690
Tel, Gas and electricity bills		1032	1032	824
Advertising & Promotion		640	640	710
Staff costs and sessional workers		15760	15760	23775
Insurance		763	763	646
Premise Rent		6800	6800	6800
Repair and Maintenance		3075	3075	2963
Admin Expenses		720	720	482
Staff and Volunteer Training		1300	1300	1100
Education Resources		1400	1400	
Travel and Transportation		2400	2400	
Total Resources Expended	420	40720	41140	45142
Net Incoming Resources	880	4200	5080	(6722)
Fund balance B/F	16882	59478	76360	83082
Fund Balance C/F	17762	63678	81440	76360

Balance Sheet as at 31 December 2022

	2022	2021
Current Assets	£	£
Cash At bank and in Hand	81440	76360
Net Current Assets	81440	76360
Unrestricted Fund	17762	16882
Restricted Funds	63678	59478
Total Funds	81440	76360

For the year ended 31/12/2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with provisions of applicable to companies subject to the small companies' regime.

The accounts were approved by the trustees on 05/01/2023 and signed on their behalf by:



*Abubakar Sheikh
Treasurer*

Report of the Independent Examiner to the trustees of Community Development Association for Minority Communities LTD

I report on the accounts of the company for the year ended 31 December 2022 which are set out on pages 12 to 13

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- *examine the accounts under section 145 of the 2011 Act;*
- *follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and*
- *state whether particular matters have come to my attention.*

Independent examiner's statement

1. In connection with my examination, no matter has come to my attention: 1 which gives me reasonable cause to believe that, in any material respect, the requirements:

- *to keep accounting records in accordance with section 386 of the Companies Act 2006; and*
- *to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities*

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Independent Examiner
Yusuf Ali
Association of Accounting Technician
BA (Hons) Accounting and Finance
21 Avondale Crescent
London EN3 7RY

Date: 06/01/2023

Our Funders and Supporters

We would like to express our sincere gratitude and many thanks to the National Lottery Community Fund, Trust for London, Postcode Society Trust, the Albert Hunt Trust and Ford Britain Trust and donations from our members. They have supported our organisation for many years and helping us to continuing providing vital services to BAME minority communities. Without them, it would not be possible to offer such a comprehensive services and make a real difference to so many lives.

The funding enabled us to provide many opportunities for our staff, volunteers and our service users to work together and reshape and improve our services and support the most disadvantaged people in our community. The grants made a real difference to the lives of the many disadvantaged people in Haringey to have the vital services they need at this challenging time.



Trust for London

Tackling poverty and inequality



Supported by players of



Awarded funds from



FORD BRITAIN TRUST



THE ALBERT HUNT TRUST

