

**COMMUNITY DEVELOPMENT ASSOCIATION
FOR MINORITY COMMUNITIES LTD**

*Annual Report and Accounts
1 January 2024-31December 2024*

Supporting people from BME communities

Contents

Legal and Administrative information _____ 1

Structure, governance and management _____ 2-3

Mission, Aims and Services _____ 4

Trustees' annual report _____ 5

Achievement and performance _____ 6-9

Financial review and future plan _____ 10

Feedback from service users _____ 11

Statement of financial activities _____ 12-13

Independent examiners' report _____ 14

Our funders and supporters _____ 15

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

1. Hussein Ahmed	Chair
2. Abubakar Sheikh	Treasurer
3. Ifrah Mohamed	Secretary
4. Muna Shair	Vice chair
5. Benti Ahmed	Trustee

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: 02036748641

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 trustees meet 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 trustees are aware of the potential risks to the charity, both financial and otherwise.

Therefore, strategies are in place to control these risks.

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 three 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.

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

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 six months expenditure. The trustees 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 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.

Risk Management

Our trustees regularly review the major risks which the charity may face and believe that maintaining reserves for a minimum of six 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 who 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 Chair 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.

Our 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 five trustees. The charity provides a safe and welcoming space where people come to socialise, learn and enjoy themselves. Our aim is to improve the quality life of black minority communities by offering vital services: Benefit Advice services, Family support services, social opportunities, education classes, befriending services, volunteering opportunities and signposts clients for further advice.

We support families, children, young people and adults to learn new skills, improve their health and wellbeing and develop confidence to achieve their goals. 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, become good citizens and make a positive contribution to their communities.

Our vision:

Our vision is to help black minority communities to achieve better in education, financial independence, self-confidence and social inclusive within the UK's multicultural society.

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 education of minority communities by providing early intervention education programmes.
2. To increase employment opportunities by providing vocational training, workshops, English, Maths classes and CT Classes,
3. To improve the lives of black minority communities by providing advice, practical support and guidance.
4. To improve the mental health and wellbeing 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 and other charity organisations to improve outcomes and reduce duplication.

The Charity's Activities:

1. Welfare Benefit Project
2. Haringey Family Support Services
3. Women Mental health support Services
4. Women Befriending Services:
5. Intervention Education Classes
6. Coffee Morning Project

Trustee's Report for the Year ended 31 December 2024

We are pleased to present this Annual Report to give an overview of our services, achievements and performance and a clear picture of our financial position. Our responsibilities are to ensure our organisation serves the BME minority communities effectively, is financially sustainable, achieving its aims and positive outcomes for our service users. The year was busy and successful in terms of fundraising and service delivery. We supported more than 961 clients in Haringey and the neighbouring boroughs (Barnet, Camden, Enfield, Hackney, Islington and Waltham Forest Councils).

The association continues to improve the lives of disadvantaged people by providing a, safe and welcoming space where people come together to access services, socialise, learn, enjoy themselves. We provided benefit advice services, family support services, befriending services, coffee morning education classes, cultural and social events, consultation meetings and signposts our clients for further advice. We have created a facility with services designed to encourage engagement and participation, bringing people together to support each other.

Our services delivered positive benefits for local people, improving their mental health and wellbeing, increasing social contact, reducing loneliness, and improving confidence and self-esteem. 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 2024, 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. Our volunteers worked tirelessly with our staff to support people to be resilient, thrive and prosper 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, Trust for London, the City Bridge Trust, Postcode Society Trust, Haringey Council, Haringey Giving and donations from members. We would not be able to do this invaluable work without the support of our funders and we are extremely grateful for helping us to do this great work.

This report was approved by the trustees on 06 January 2025 and signed on their behalf by.



Director

Our achievement and performance

Benefit Advice Services:

The project supported 187 people from BME communities: Somali, Eritrean and Ethiopian, Sudan, Yemen and other African communities. Most of the people we support were facing many changes affecting their lives due to the impact of rising living costs, unemployment, debts and overpayments and managing increased costs of utility bills. We are driven to help people in need to improve their lives and achieve better. We work closely with our clients and listened to their views and suggestions to improve our services and develop the organisation.

The Project activities:

The Project delivered one to one benefit advice sessions every Tuesday and Thursday from 10:00 am to 2:00 pm, at 28 Church Road, Tottenham, London N17 8AQ.

According to our client register we provided the following services

- 18 people were supported to apply for Universal Credit
- 16 clients were helped to claim Care Allowance
- 16 people were assisted to claim Disability Living Allowance.
- 11 clients were helped to claim Personal Independence Payment (PIP)
- 22 clients received 1:1 benefit advice to understand their benefit entitlements.
- 36 clients were helped with benefit enquiries.
- 17 clients signposted to local Advice Bureau and solicitors
- 17 clients assisted to pay their utility bills by installments
- 12 clients supported to apply for council tax reduction
- 28 people supported to apply for household grant from Haringey Council

Project outcomes:

The evidence we have collected towards the project outcomes:

- 58 clients awarded benefit entitlements: increased income.
- 96 clients reported happy and satisfied with the services.
- 29 clients reported increased knowledge of benefit rights
- 63 clients said the services have boosted our self-esteem.

Most of our clients said "Your services are enabling us to come together to bring ideas and to find best ways to support the most vulnerable people to feel happy and more connected."

"The activities you offer allow us to build relationships and connections, helping us to feel better and support one another." "You are providing services that are inclusive and accessible to everyone, helping people to form friendship.

The funding from Trust for London has enabled us to open our centre seven days a week. As a result our centre attracted more people who had the opportunity 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.

Family Support Services:

The project is supported by National Lottery Community Fund Reaching Communities. We are pleased to present the Haringey Family Support Services Project. The report summarises the services provided, the impact and the feedback and comments from our beneficiaries. The project supported 86 families from black minority communities facing many challenges and difficulties due language barrier, unable to access online services, the rising living costs and the increased costs of energy bills. We helped families to access vital services that reduced anxiety, stress, isolation, loneliness and improved their mental health and wellbeing. Most of our clients told us the project provided a welcoming facility, advice and support services, opportunity to make friends, found comfort, feel valued, accepted and never judged.

The Project was managed by a family support worker and five volunteers who provided advice and support services to families from Somali community, Kenya, Eritrean, Ethiopian and others who live in the most deprived areas of Haringey. They provided an inclusive and diverse services to help families come together to socialise, access services, receive emotional support and regain hope and self-confidence

One to one support services:

- 38 families received one to one advice to assess their needs
- 23 women were helped to pay their bills by small instalments
- 24 clients assisted with GP and hospital appointments
- 25 parents helped to submit online school admission forms
- 29 families supported to get household support fund
- 34 families were assisted with passport and British citizenship applications
- 16 Women gained work experience to improve work skills

We helped families to feel confident to seek support and access all the services they need. We tried our best to empower our clients to lead happier and more fulfilled lives. This has been achieved along with the hard work of our staff and volunteers who used their skills and expertise to help clients. The project helped us to connect with each other, build trust and improve relationships. It brought many families together, increased opportunities for social interaction, reduced loneliness and social isolation.

We are delighted to have recorded some really positive difference since the project started. We have seen many families feel very happy, excited, enjoying spending time with their friends. This project made our centre an appealing and welcoming facility where clients were engaged in all activities and services. We are a small team making a significant impact to the lives of hard to reach families and those facing family breakdown and domestic violence.

We are delighted to have seen positive outcomes such as reduced social isolation, improved mental wellbeing and increased self-confidence and self-esteem. Our staff and volunteers reported that when there are helping families, they always see families feel calm, confident, happy and better.

We have seen many families who are generous, affectionate and are making positive contributions to our organisation by bringing refreshment during family meetings. We have seen new clients every month accessing our services, meet staff and volunteers, share tea, coffee and light refreshments.

Women Coffee Morning Project:

This project is supported by the National Lottery Community Fund (Awards for All) and supported more than 46 women from black minority communities in Haringey. The Project provided enjoyable social activities and support services that made women feel happy, increased their social skills, confidence and improved their mental well-being.

The project activities reduced isolation, loneliness, improved emotional wellbeing. The project enabled many women to socialise, share light refreshments, connect with each other, meet with friends and build confidence. The funding enabled us to reach more women who in Haringey and provide the support services they need at this difficult time.

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:

- Facility for socialising, drinking tea, coffee and refreshment.
- Advice and support to reduce stress and improve wellbeing.
- Social and cultural events to bring more people together
- Monthly consultation meeting that reshaped and improved our services.
- Referral to other local services that increase access to mainstream services
- Volunteer opportunities for women who gained experience and improved work skills

Project outcomes:

The changes and benefits reported by participants, staff and volunteers:

- 29 clients reported they improve their well-being and self-esteem.
- 34 clients reported they are less isolated and less stressed.
- 18 clients reported they have increased their social skills.
- 19 clients said they have improved access to more 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 skills 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 support women and provide better services to support and engage our clients in a variety of services and enabling them to explore opportunities to develop new skills and experiences which are vital for integration. We would not be able to do this invaluable work without the support of our funders and we are extremely grateful for their support.

Fun Art activities and Online Educational Games

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

Art Activities:

We taught children to use different colouring pencils and felt tip pens to draw and paint different pictures and patterns to produce lovely art work. These activities helped children explore their emotions. It gives children an opportunity to create things that are uniquely theirs that they are proud of, and boosts their self-esteem and confidence. These activities gave children a sense of achievement and allow them to take pride in their work.

English Activities:

Children used the laptops, IPAD and Nintendo DS to play interactive games to practise phonics, reading and comprehension and listening skills. These activities equipped children with knowledge, skills and self-reliance they need to improve their academic achievement, discover new interests, learn new skills and develop confidence.

Maths Activities:

Children used laptops, IPAD and Nintendo DS to learn basic maths skills by playing different games. These interactive activities enabled children to access a range of fun maths activities that have improved their maths skills and made children feel less lonely, increased their confidence and self-esteem.

The project outcomes reported by the staff and volunteers:

- Improved reading fluency and comprehension skills.
- Increased self-esteem and self-confidence.
- Improved ICT skills.
- Improved children's literacy and maths skills.

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 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 2024 we had a reserve of £30142. 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 2024 was £63287. The restricted fund is for Women Mental Health Support Services, Women Befriending Services, Benefit Advice Services, Education classes, Coffee Morning Project 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 organise community forum to understand the needs of the community we serve
- To collaborate with other organisations to leverage resources and expertise to achieve our goals.
- To recruit and train more volunteers in order to reach hard to reach people who need our services.
- To improve our relationship with local people in order to improve and reshape the quality of our services.

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
- Children Education classes
- 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 come to the centre when I have a problem and they help me with all the problems I have and they offer tea, coffee and light refreshments."

"The staff and volunteers are very helpful and they help me with advice and support to help me solve my problems. Thank you for all the support"

"We love the consultation meeting and it makes us feel respected, listened to different ideas from our friends and we enjoy to be with our friends."

"You are providing Very good and helpful services for our mental wellbeing and good to meet with friends and have fun with them."

"Thank you so much for your support." "I am very happy with the services and welcoming attitude of the centre. Well done! Keep going!"

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

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

"Thank you for all the help and advice you have given me. I truly appreciate it. I am so grateful to you all for your support."

Financial Activities for the year ended 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
Incoming Resources	£	£	£	£
Trust for London		10000	10000	
National Lottery Community Fund		7980	7980	
City Bridge Foundation		6360	6360	
Haringey Giving		5000	5000	
Comic Relief		4620	4620	
The Prince of Wales's Charitable Fund		2000	2000	
Skipton Building Society Charitable Foundation		900	900	
Postcode Society Trust	12720		12720	
Total Incoming Resources	12720	36860	49580	60782
Resources Expended				
Volunteer Expenses		2972	2972	4041
Refreshment		2180	2180	2100
Tel, Gas and electricity bills		1393	1393	1942
Advertising & Promotion	1680		1680	1404
Staff costs and sessional workers		20320	20320	24160
Insurance		524	524	700
Premise Rent		6912	6912	6800
Repair and Maintenance		2804	2804	3804
Admin Expenses		960	960	1640
Staff and Volunteer Training		1860	1860	1550
Education Resources		750	750	1600
Travel and Transportation		1050	1050	740
Changing lives micro-grant		2520	2520	
Household Support		1967	1967	
Total Resources Expended	1680	46212	47892	50481
Net Incoming Resources	11040	(9352)	1688	5080
Fund balance B/F	19102	72639	91741	86661
Fund Balance C/F	30142	63287	93429	91741

Balance Sheet as at 31 December 2024

	2024	2023
Current Assets	£	£
Cash At bank and in Hand	93429	91741
Net Current Assets	93429	91741
Unrestricted Fund	30142	19102
Restricted Funds	63287	72639
Total Funds	93429	91741

For the year ended 31/12/2024 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 06/01/2025 and signed on their behalf by:



Abubakar Sheikh
Director

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 2024 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 Mohamed
Association of Accounting Technician

Date: 08/01/2025

Our Funders and Supporters

We would like to express our sincere gratitude and many thanks to the National Lottery Community Fund, Trust for London, City Bridge Trust, Postcode Society Trust, and the Comic Relief, The Prince of Wales's Charitable Fund, Haringey Giving, Haringey Council and donations from our members. They have supported our organisation for many years and helping us to continuing providing vital services to BME 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



