

# **COMMUNITY DEVELOPMENT ASSOCIATION FOR MINORITY COMMUNITIES LTD**

*Annual Report and Accounts  
1 January 2025-31 December 2025*

*Company No: 05659288*

*Charity No: 1114410*

*Supporting people from BME 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**

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

## **Our volunteers:**

- 4 Admin volunteers
- 7 Fundraising volunteers
- 6 Family Support Services volunteers
- 4 Teaching assistant volunteers
- 5 Benefit Advice Services volunteers
- 6 Information and advice volunteers
- 4 Mental health Support Service volunteers

## **Registered Office:**

28 Church Road  
London N17 8AQ

Tel: 02036748641

Mobile: 07946379095

Email: [communityassociation@hotmail.com](mailto:communityassociation@hotmail.com)

Website: [www.communitydevelopmentassociation.btck.co.uk](http://www.communitydevelopmentassociation.btck.co.uk)

## **Bankers**

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

**Charity number:** 1114410

**Company number:** 05659288

# **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 a year to review the charity activities, strategic direction, discuss policies, review financial performance, consider risks and the approval of the annual report and accounts. The trustees are aware of the potential risks to the charity and 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 understand their responsibilities and comply with legal requirements, and act effectively in their role. 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. Data protection 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. Conflicts of interest Policy
13. 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 and secretary are responsible to lead the board of trustees in ensuring the charity is run effectively and achieves its stated objectives. 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 charity has three women trustees who have the 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 five part-time staff and 28 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.

Every year our trustees and volunteers attend 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 provides a safe and welcoming space where people come to socialise, learn and enjoy themselves. We provide: Benefit Advice services, Family support services, social opportunities, education classes, befriending services, Entrepreneur programme and signposts clients for further advice.

We support people to learn new skills, improve their health and wellbeing and develop confidence to achieve their goals. We work in partnership with 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 Core Values:**

- **Equity:** ensuring fair treatment, access, opportunity, and advancement for all
- **Empowerment:** enabling individuals to take initiative, make decisions and solve problems that will lead change in their own lives and communities.
- **Community-Led:** empowering people to solve their own problems, ensuring solutions are sustainable and address real needs
- **Collaboration:** building success through shared goals, open communication, mutual trust, respect for diverse ideas, and collective responsibility

**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 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. Drop in Advice Services:
5. Intervention Education Classes
6. Entrepreneurship programme
7. Women Employment Support Services

## **Trustee's Report for the Year ended 31 December 2025**

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 1019 individuals and families 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 an inclusive facility with services designed to bringing people together to support each other.

Our services delivered positive benefits for local people, improving their mental health and wellbeing, increasing social interaction, reducing loneliness, improving confidence and self-esteem. We hope the information conveys the importance of having a welcoming centre to enriches lives in a variety of different ways.

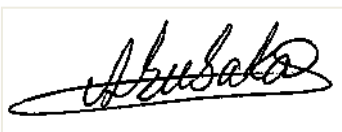
Our approach is to work with our service users to combat poverty by empowering them to lead happier and more fulfilled lives. We believe that people have the power to create the change they want to see in their lives, in their communities and in society. Our role is to help them identify and create change through more simply, grass-roots community development.

During the year 2025, 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, Haringey Community Collaborative. We would not be able to do this amazing work without the support of our funders to whom we want to extend our deepest gratitude for ensuring our continued ability to achieve our mission.

This report was approved by the trustees on 05 January 2026 and signed on their behalf by.

A handwritten signature in black ink, appearing to read 'Abubakar', enclosed in a thin black rectangular border.

Abubakar Sheikh  
Director

## **Our Impact and achievements:**

***Benefit Advice Services:*** The project is supported by the **Trust for London**. 386 household were supported to secure their benefit entitlements and improving mental wellbeing.

***Family Support Services:*** The Project is supported by the **National Lottery Community Fund**. 87 families were helped with debt problem, online forms, information & signposting, parenting help, etc. The service reduced stress, isolation, improved mental wellbeing.

***Women Mental Health Support Services:*** The Project is supported by the **City Bridge Foundation**. 64 women were supported to access mental wellbeing mentoring session. Clients reported increased social interaction, less isolated and improved their mental well-being.

***Women Employment Support Services:*** The Project is supported by the **National Lottery Community Fund**. 38 unemployed women were helped to enrol training courses, apply for jobs, update their CVs, gain work skills and experience and secured paid work.

***Children Intervention Education Classes:*** The project is supported by **Haringey Community Collaborative** and **Haringey Family Hub**. 38 children were given the additional support they need to succeed, achieve better and improved their English and maths levels.

***Haringey Giving's Changing Lives Fund:*** Awarded the micro-grants to 12 people to start small community micro-enterprises that benefited them and the whole community. Clients reported the micro-grants increased their confidence and improved their mental wellbeing.

***The Cost-of-Living Crisis Advice:*** The project is supported by **Comic Relief Community Fund**. 58 individuals were helped to apply for household fund, access food banks, grants and other benefits.

***Drop in Advice services:*** Offer advice where people get quick, one-on-one on various topics. 374 individuals benefited from this service.

## ***Our organisation strategic priorities***

The trustees set the following priorities for:

- Enhancing Service Delivery: Making our services easier to access, more effective, and better tailored to beneficiary needs
- Ensure our clients get the information and confidence they need to navigate their challenges and regain self-sufficiency
- Understand Community Needs: Conduct need assessments, using surveys, listening sessions, to understand the specific challenges facing our community
- We will increase the number of volunteers actively volunteering with us to reach and help more people.
- Measuring Outcomes: Developing robust methods to prove the tangible impact of programs and services.
- Build stronger partnerships with local Voluntary and Community organisations, and mainstream agencies
- Have sustainable income for the next 3 years; we will diversify our funding sources to secure income for our core services and ensure our sustainability
- Improve the quality of our monitoring and evaluation; we will ensure that every contact is counted and that we can see the clients' journeys through the services we offer.

Our strategic planning will provide a crucial roadmap for success, ensuring all resources are used efficiently, and the organisation can adapt to challenges. It will help us to move beyond day-to-day crisis management to build stability and long-term impact.

We will share our learning with our partner organisations to increase our ability to respond to local needs, to apply insight, knowledge and experience. We will improve partnership working to achieve greater equality, mutual respect and satisfaction. This can create a positive, empowering and supportive relationship with everyone working together towards the same goals.

## Client satisfaction

Our client's surveys

- 86% of our clients reported satisfied with our services
- 73% of our service users said their problems were solved.
- 67% clients reported improved mental health and wellbeing
- 76% clients reported less isolated and less worried
- 67 % of clients said they feel confident to access our services.

We are delighted to have recorded really positive difference this year 2025. We have seen many people feel happy and enjoying spending time with our staff and volunteers. This has made our centre a welcoming facility where clients were able to access all services.

We were able to involve our clients effectively in reshaping our services. This has made our centre an attractive facility where all people were engaged in all services. We worked together with our clients to exchange views, share ideas and knowledge to understand our service users better and offer them the best services in line with their needs.

We have created an inclusive facility with activities that brought many people together to access services. This helped our clients to improve their social skills, feel valued and helped them to get through tough times. We organise several consultation meetings with families and professionals to discuss the urgent needs of the community and we planned more projects and received funding to meet these needs.

Our staff and volunteers reported that when there are helping our service users, they always see them feel calm, confident, happy and better. We have seen many individuals who are generous, affectionate and were making positive contributions to our organisation by bringing refreshment during our meetings. We have seen new clients every month accessing our services, meet staff and volunteers, share tea, coffee and light refreshments.

## ***Partnerships and Collaboration***

We work closely and complement our various partners to support each other, share best practice, avoid duplication and refer clients to one another where appropriate. We combine efforts to serve more beneficiaries, create more coherent pathways for users, and make a bigger difference. We join forces with other charities allowing us to reach more people, offer better-integrated services, innovate, build resilience against financial challenges, and gain greater public trust and a louder voice for our cause.

Our organisation works with a number of local organisations including: Community Care and Relief Trust, Somali Bravanese Welfare Association, Somali Bravanese Action group and White Star in Haringey, etc. We share resources, office space, organise social and cultural events together to improve service coordination with better pathways or referral systems for service users.

Future Plan:

The charity plans in the coming year are to:

- Deliver our mission and continue to improve and help people to make their life better.
- Expanding our programs to serve more children and young people, families, disable, etc.
- Recruit and train more volunteers in order to reach hard to reach people who need our services.
- Improve our relationship with local people in order to reshape the quality of our services.
- To raise sufficient funding to enable the organisation to deliver the services needed by the community.
- Strengthen community engagement and improve operational efficiency.

# Financial review

## **Reserve Policy:**

The purpose of the reserve is to ensure that the Charity is capable of meeting any shortfall in funding. 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 six months of the core committed costs and the year 2025 we had a reserve of £30582. At this level, the trustees feel that they would be able to continue the current services of the charity in the event of a significant drop in funding. Based on the budget prepared for the 2026 financial year, six months running costs equates £32850, and therefore, the trustees feel the level of free reserves is adequate and will be reviewed on an ongoing basis.

## **Restricted Fund:**

The restricted fund is for Women Mental Health Support Services, Family Support Services, Benefit Advice Services, Children Education classes, Changing lives Project and organisation running costs.

This year 2026 we are seeking funding to implement the following Projects which have been requested by our clients during our consultation meetings and client surveys:

- Mentoring programme for young people
- Children Education classes
- Women Leadership project
- Small Entrepreneur projects
- Women affected by domestic violence and abuse
- Sewing classes combined with English classes

## ***Feedback and comments from our service users***

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

*"You have done an amazing work for our community. We are very grateful with all the services you are providing, to us."*

*"My children are very happy with the education classes and enjoying the online interactive learning activities. Thank you for all the support."*

*"Thank you for helping me. Your support gave me confidence, reduce my loneliness and isolation. I enjoy meeting with friends and share our stories."*

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

*"The best 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 for all the help and advice you have given me regarding to all my needs. I truly appreciate it. I am so grateful to you all for your support."*

## Financial Activities for the year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
<b>Incoming Resources</b>	£	£	£	£
Trust for London		20000	20000	10000
National Lottery Community Fund		36139	36139	7980
City Bridge Foundation		9540	9540	6360
Haringey Giving		7520	7520	5000
Comic Relief		4400	4400	4620
Haringey Community Collaborative		4320	4320	
The Prince of Wales's Charitable F.				2000
Skipton Building Society Charitable F.				900
Postcode Society Trust				12720
Membership Fee & Donations	860		860	
<b>Total Incoming Resources</b>	<b>860</b>	<b>81919</b>	<b>82779</b>	<b>49580</b>
<b>Resources Expended</b>				
Volunteer Expenses		2858	2858	2972
Refreshment		3769	3769	2180
Tel, Gas and electricity bills		1362	1362	1393
Advertising & Promotion		1919	1919	1680
Staff costs and sessional workers		21280	21280	20320
Insurance		1058	1058	524
Premise Rent		7250	7250	6912
Repair and Maintenance		2670	2670	2804
Admin Expenses		865	865	960
Staff and Volunteer Training		1465	1465	1860
Education Resources		510	510	750
Travel and Transportation		2925	2925	1050
Changing lives micro-grant		3200	3200	2520
Household Support	420		420	1967
<b>Total Resources Expended</b>	<b>420</b>	<b>51131</b>	<b>51551</b>	<b>47892</b>
<b>Net Incoming Resources</b>	<b>440</b>	<b>30788</b>	<b>31228</b>	<b>1688</b>
Fund balance B/F	30142	63287	93429	91741
<b>Fund Balance C/F</b>	<b>30582</b>	<b>94075</b>	<b>124657</b>	<b>93429</b>

## Balance Sheet as at 31 December 2025

	2025	2024
Current Assets	£	£
Cash At bank and in Hand	124657	93429
<b>Net Current Assets</b>	<b>124657</b>	<b>93429</b>
Unrestricted Fund	30582	30142
Restricted Funds	94075	63287
<b>Total Funds</b>	<b>124657</b>	<b>93429</b>

For the year ended 31/12/2025 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 05/01/2026 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 2025 which are set out on pages 16 to 17

### **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: 08/01/2026

# Our Funders and Supporters

We are extremely grateful and would like to sincerely thank the ***National Lottery Community Fund*** for supporting our organisation for more than 20 years. The funding has increased our organisation's capacity and capability to succeed and make real difference in the lives of people from BME in Haringey.

Your funding helped us to secure more funding for other important projects and we hope to build our successes and improve the quality of our services. We deeply value your support; it has been vital to our work, achievement and helped us to achieve our mission.

We will continue to make difference to the lives of people in need and help them to integrate well into British multicultural society, achieve their ambition and make positive contribution to their community.

We would also like to extend our heartfelt thanks to the National Lottery players, as without their participation, this funding would not be possible. We are proud to be one of the thousands of good causes across the UK doing fantastic work.

We wouldn't be able to do this great work without your funding. Your support had a huge impact on our organisation to develop and sustain for many years to come.



We are extremely grateful and would like to sincerely thank the **Trust for London** for supporting our organisation for more than 10 years. The funding has increased our organisation's capacity and capability to succeed and make a real difference in the lives of many people in Haringey.

Your funding helped us to secure more funding for other important projects and we hope to build our successes and improve the quality of our services. Your grant is and will continue to be a major part of our association to succeed and to make difference to the lives of the many people in Haringey.

Your funding is very important and is of great value to our organisation and helped us to meet the needs of many people in Haringey. We will continue to make difference to the lives of people in need and help them to integrate well into British multicultural society, achieve their ambition and make positive contribution to their community.

We will continue to provide vital services and facility for social interaction to enable people to increase their confidence and social skills. We will provide opportunities for our service users to be involved and consulted in a range of key services and help people to integrate well and become good citizens.

We wouldn't be able to do this great work without your funding. Your support had a huge impact on our service users and organisation to develop and sustain our services for many years to come.



**Trust for London**

Tackling poverty and inequality

Also we would like to express our sincere gratitude to the City Bridge Trust, Postcode Society Trust, Comic Relief Community Fund, Haringey Giving, Haringey Community Collaborative, Haringey Council and donations from our members. They have supported our organisation for many years and helping us to continuing providing basic 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.



