

**THE ERNEST FOUNDATION**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST OCTOBER 2025**  
**Charity Registration Number: 1116823**  
**Company Registration Number: 5976834**

**LONDON ACCOUNTANCY PRACTICE**  
**SOJOURNER TRUTH COMMUNITY CENTRE**  
**161 SUMNER ROAD**  
**LONDON SE15 6JL**

**THE ERNEST FOUNDATION  
YEAR ENDED 31ST OCTOBER 2025**

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**THE ERNEST FOUNDATION  
ADMINISTRATIVE INFORMATION  
AS AT 31ST OCTOBER 2025**

**REGISTRATION DETAILS**

The Ernest Foundation is an incorporated organisation registered as a charity with a Charity registration number 1116823; and Company Registration number 5976834.

**GOVERNING DOCUMENT**

The Ernest Foundation is governed by the Companies Act 2006, Charities Act 2011, and its' constitution.

**MANAGEMENT COMMITTEE**

Mr Eric Appiah Nkrumah..... Chairman  
Mr Anthony Fosu Mainooh.....Secretary  
Mr Joseph Brako Aikins.....Member  
Mr Baidoo.....Member  
Mrs Benedicta Konadu.....Member

**PRINCIPAL ADDRESS**

The Ernest Foundation  
45 Cardiff House  
Peckham Park Road  
London SE15 6TT

**INDEPENDENT EXAMINER**

London Accountancy Practice  
Sojourner Truth Community Centre  
161 Sumner Road  
London SE15 6JL

**BANKERS**

Barclays Bank  
Woolwich Branch  
London

# **THE ERNEST FOUNDATION MANAGEMENT COMMITTEE REPORT YEAR ENDING 31ST OCTOBER 2025**

## **Executive Summary**

The year ending 31st October 2025 has been a year of impact, innovation, and strengthened partnerships for The Ernest Foundation. Guided by our mission to improve health, build resilience, and empower disadvantaged individuals and families, we have continued to deliver vital community-based programmes addressing mental health, physical well-being, enterprise development, and social inclusion. Through the support of funders including Southwark Council, Sported Foundation, Do It Now Now (DiNN), St Saviour's Charity, Innovative Health Network South London (NHS), and Southwark Council (Shared Intelligence), we have improved health outcomes, reduced isolation, and enhanced opportunities for hundreds of residents across Southwark and neighbouring boroughs.

Our flagship programmes — Health in Harmony, Move On in Life, Stronger Together: Building Resilient Communities in Southwark, the Community Enterprise Project, and the Community Blood Pressure Screening Tool Project — delivered measurable social and health benefits throughout the reporting year.

We also acknowledge the essential contribution of our volunteers, who gave over 2,500 hours of service, and our in-kind partners — The Felix Project and Giving World — whose support enabled us to provide food and essential goods to more than 400 households facing hardship.

Looking ahead, we will continue building on our achievements through the continuation of Stronger Together (Phase II) and the launch of our new initiative, Healthy Women, Healthy Futures, focused on women's health, empowerment, and leadership, Stronger Together: Building Resilient Communities in Southwark and Community Enterprise Project

## **Organisational Overview**

Founded in 2006, The Ernest Foundation (TEF) is a community-led charity working to enhance health, resilience, and economic empowerment among disadvantaged, isolated, and marginalised individuals.

Our approach combines wellness, education, enterprise, and inclusion to help communities thrive. We believe in creating sustainable pathways to health and prosperity by equipping individuals with the tools, confidence, and connections to improve their lives and those of others.

## **Projects Delivered During the Reporting Period**

### **1. Health in Harmony Program**

This flagship health and wellness programme supports individuals living with HIV and mental health challenges.



- **Activities:** Weekly fitness classes, mindfulness sessions, and peer support groups.
- **Delivery Partner:** Sport Works Ltd.
- **Impact:** 85% of participants reported improvements in mental health, physical activity, and social connections.

## 2. Move On in Life

A life skills and employability support programme designed to help individuals build confidence and secure meaningful work or training opportunities.

- **Activities:** Job-readiness training, digital literacy workshops, and one-to-one mentoring.
- **Impact:** 42 participants transitioned into employment, volunteering, or education.
- **Outcome:** Strengthened confidence, employability, and resilience among participants.

## 3. One Community, Many Cultures *(to continue next reporting year)*

This intercultural initiative celebrates Southwark's diversity and fosters inclusion through cultural exchanges and shared experiences.

- **Activities:** Storytelling events, intergenerational workshops, and cultural showcases.
- **Outcome:** Strong groundwork laid for full launch in 2026, with community ambassadors and partnerships established.

## 4. Stronger Together: Building Resilient Communities in Southwark

Funded by Southwark Council's Thriving Community Fund, this project strengthens social ties, promotes health awareness, and empowers residents to take local action.

- **Activities:** Community health workshops, resilience sessions, and peer mentoring.
- **Impact:** Over **200 residents** engaged through structured activities and local volunteering.
- **Outcome:** Increased sense of belonging, well-being, and local leadership capacity.

## 5. Community Enterprise Project

**Funded by:** *Do It Now Now (DiNN)*

This project aims to build entrepreneurial capacity within the community while developing a financially sustainable model for The Ernest Foundation's long-term stability.

The Ernest Foundation's enterprise model will generate income through **five key streams**:

1. **Service Fees** for training and wellness programmes
2. **Social Enterprise Product Sales**
3. **Grant Funding**
4. **Partnership Contributions**
5. **Individual Donations**

### **Project Impact**

- 10 participants supported to develop microbusiness or social enterprise ideas.
- 5 start-up projects advanced into early-stage development.
- Strengthened financial confidence and community-led innovation among participants.

### **6. Community Blood Pressure Screening Tool Project**

**Funded by:** *Innovative Health Network South London (NHS)*

**Delivered in partnership with:** *Lister Practice*

On **30 September 2025**, TEF held a **Community Blood Pressure Check Event** in partnership with Lister Practice to raise awareness of cardiovascular health and promote early detection of high blood pressure.

#### **Results:**

- **142 community members** screened
- **21 referred** to their GPs for further monitoring
- **2 identified** with severe readings requiring urgent medical attention

This initiative significantly increased local awareness of cardiovascular health, strengthened links between the community and healthcare providers, and supported the NHS's preventative care strategy.

### **In-Kind Support and Volunteering**

#### **Volunteers:**

Our volunteers are at the heart of everything we do. Over **2,500 hours** of volunteer time were contributed this year, supporting outreach, mentoring, administrative support, and food distribution.

#### **Food and Essential Goods Distribution:**

Through our partnerships with **The Felix Project** and **Giving World**, we provided consistent community food aid and essential goods to residents facing hardship.

- **The Felix Project** supplied surplus food for weekly distributions.
- **Giving World** provided household goods, toiletries, and educational resources.

Together, these efforts supported **over 400 households**, helping to reduce food insecurity and improve overall community well-being.

### **Funders and Partners**

We gratefully acknowledge the support of our funders and partners:

- **Southwark Council – Active Sport and Culture Fund**
- **Southwark Council – Neighbourhood Fund**
- **Southwark Council – Thriving Community Fund**
- **Sported Foundation**
- **Do It Now Now (DiNN)**
- **St Saviour's Charity**
- **Innovative Health Network South London (NHS)**
- **Shared Intelligence**
- **The Felix Project (In-kind support)**
- **Giving World (In-kind support)**



### **Future Projects (2025–2026)**

**1. Stronger Together: Building Resilient Communities in Southwark (Phase II)**  
The next phase will deepen local engagement, enhance peer-led learning, and build sustainability into community leadership models.

**2. Healthy Women, Healthy Futures**

A new initiative promoting women's physical and mental health, nutrition, and empowerment through workshops, fitness sessions, and peer mentoring networks.

**3. Community Enterprise Project - Funded by: *Do It Now Now (DiNN)***

### **Financial and Operational Overview**

The Ernest Foundation maintained strong governance and prudent financial management throughout 2025, ensuring resources were aligned with charitable objectives.

#### **Key Metrics:**

- **Volunteer hours contributed:** ~2,500
- **In-kind support value:** £35,000
- **Households supported through food and goods:** 400+
- **Individuals engaged in programmes:** 600+

Our financial model blends **grants, earned income, and in-kind support**, reducing dependency on single funding streams and ensuring resilience for the years ahead.

### **Looking Ahead**

Our priorities for 2026 include:

- Expanding women's health and empowerment programmes.
- Scaling enterprise and training programmes for sustainability.
- Strengthening NHS and council partnerships.
- Enhancing data tracking and outcome reporting systems.


The Ernest Foundation remains steadfast in its mission to **build healthy, empowered, and resilient communities** through inclusive programmes and partnerships.

### **Contact Information**

#### **The Ernest Foundation**

45 Cardiff House, Peckham Park Road, SE15 6TT

 [info@theernestfoundation.org](mailto:info@theernestfoundation.org)

 07402 958398

 [www.theernestfoundation.org](http://www.theernestfoundation.org)

**The Annual report of the foundation for the year ending 31<sup>st</sup> October 2025, which has been agreed by the Board**

## **1.0 PRINCIPAL ACTIVITY**

The principal activity of the charity is to help support and improve the quality of life of people living with and affected by HIV, Mental Health Wellbeing issues, and other related diseases among the Black Minority Ethnic (BME) community and others in England,

Wales, and Ghana. The foundation also works with children and young people to help them focus on their education and stay off the street from gun crime and other antisocial activities. We also help to reduce poverty in deprived communities in Ghana and in London.

## **2.0 MISSION AND VISION STATEMENT:**

Our mission is to support and provide education, self-esteem, and empowerment activities for people living with HIV and Mental well-being health issues to enable them to live a normal, happy life without fear of stigmatisation. We also run educational programs on HIV with schools, Faith groups, and the public to help reduce the spread of HIV.

Our vision is to help create the following.

- A world where people are not in fear of HIV.
- A world where people are free from stigma, discrimination, and prejudice.
- A world where people will be free and willing to go for early HIV testing.
- A world where we educate ourselves to combat the spread of the disease.
- A world where people with Mental Health Well-being issues are not isolated

## **3.0 AIMS AND OBJECTIVES:**

We aim to carry out projects and activities that will bring relief and help improve the lives of people living with and affected by HIV and its related diseases among the Multinational communities and others in England. We also aimed at working with children and young people to help build their confidence, get them off the street, and focus on their education.

Our main objectives are:

- Advance and promote public education and research in the field of health and communicable diseases, and help reduce its spread.
- Advocate for the provision of free needed medication for the BAME community and others living with HIV but cannot afford the cost of treatment.
- Provide home care support for such people who have undergone medical treatment or who otherwise require nursing care and regular specialist medical attention, and to relieve poverty, distress, and sickness among such people and their families
- Provide counselling, support, and care for people living with HIV and related health problems/conditions.
- Organise HIV awareness seminars among the BME community and others in England and Wales on the prevention and spread of HIV.
- Support people living with HIV on issues that will promote their equal rights to treatment and living conditions.
- Address stigma, prejudice, and taboo against people living with HIV and Mental Health



- Provide supplementary education services to young people among the Black Ethnic Minorities.
- Organise and run a support group for BME women and LGBT+

Signed

A handwritten signature in black ink, appearing to be 'Ernest Nkrumah', written over a horizontal line.

Ernest Nkrumah  
Executive Director


**THE ERNEST FOUNDATION  
MANAGEMENT COMMITTEE REPORT  
YEAR ENDED 31st OCTOBER 2025**

**STATEMENT OF MANAGEMENT COMMITTEE RESPONSIBILITIES**

The Management Committee is required to prepare financial statements which give a true and fair view of the state of affairs of the project and of the income and expenditure of the project for that period. In preparing these financial statements, the management committee is required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable standards and statement of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the project will continue in operation.

The Management Committee is responsible for keeping proper records that disclose at any time the financial position of the project. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Secretary .....  ..... Date 12/11/2025  
Anthony Fosu Mainooh

**THE ERNEST FOUNDATION  
INDEPENDENT EXAMINER'S REPORT  
YEAR ENDED 31st OCTOBER 2025**

I report on the accounts of the company for the year ended 31<sup>st</sup> October 2025, which are set out on pages 11 to 12

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

**Basis of the independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

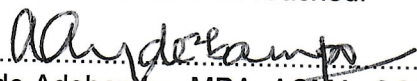
In connection with my examination, no matter has come to my attention:

(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 that 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.

  
Ade Adebambo, MBA, ACMA, CGMA, ACG  
London Accountancy Practice  
161 Sumner Road  
London SE15 6JL

Date 13<sup>th</sup> November 2025

**THE ERNEST FOUNDATION  
STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 OCTOBER 2025**

| <b>INCOMING RESOURCES</b>          | <b>Unrestricted<br/>Fund<br/>£</b> | <b>Restricted<br/>Fund<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|------------------------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Voluntary Income                   | 2,470                              | 26,500                           | 28,970                      | 47,420                      |
| Donations                          | 3,934                              | 0                                | 3,934                       | 3,180                       |
| <b>Total Incoming Resources</b>    | <b>6,404</b>                       | <b>44,120</b>                    | <b>50,524</b>               | <b>50,600</b>               |
| <b>Cost of generating Funds:</b>   |                                    |                                  |                             |                             |
| Charitable activities              | 13,412                             | 39,473                           | 52,885                      | 55,917                      |
| <b>Total Charitable Activities</b> | <b>13,412</b>                      | <b>39,473</b>                    | <b>52,885</b>               | <b>55,917</b>               |
| <b>Net Incoming Resources</b>      | <b>-7,008</b>                      | <b>4,647</b>                     | <b>-2,361</b>               | <b>-5,317</b>               |
| Balance Brought Forward            | 20,023                             | 13                               | 20,036                      | 25,353                      |
| <b>Balance Carried Forward</b>     | <b>13,015</b>                      | <b>4,660</b>                     | <b>17,675</b>               | <b>20,036</b>               |



**THE ERNEST FOUNDATION  
BALANCE SHEET  
AS AT 31 OCTOBER 2025**

**FIXED ASSETS**

|                            |   | £             | 2025<br>£     | £             | 2024<br>£     |
|----------------------------|---|---------------|---------------|---------------|---------------|
| <b>CURRENT ASSETS</b>      |   |               |               |               |               |
| Debtors                    | 2 | 17,436        |               | 17,713        |               |
| Bank and cash at hand      |   | 939           |               | 3,073         |               |
|                            |   | <u>18,375</u> |               | <u>20,786</u> |               |
| <b>CURRENT LIABILITIES</b> |   |               |               |               |               |
| Creditors & Accruals       | 3 | 700           |               | 750           |               |
|                            |   |               | 17,675        |               | 20,036        |
|                            |   |               | <u>17,675</u> |               | <u>20,036</u> |

**REPRESENTED BY :**

**FUNDS:**

|              |               |               |
|--------------|---------------|---------------|
| Unrestricted | 13,015        | 20,023        |
| Restricted   | 4,660         | 13            |
|              | <u>17,675</u> | <u>20,036</u> |

Approved by the Board of Directors on 12/11/ 2025

and signed on its behalf by

Sign.  Director  
Ernest Nkrumah

**THE ERNEST FOUNDATION  
NOTES TO THE ACCOUNTS  
YEAR ENDED 31ST OCTOBER 2025**

**1. ACCOUNTING POLICIES**

**1.1 Basis of preparation of Financial Statements**

The financial statements are prepared under the historic cost convention and include the results of the charity's operations which are described in the Management Committee's Report and all of which are continuing.

The accounts have been prepared in accordance with the Statements of Recommended Practice for charity accounts.

The charity has taken advantage of the exemption of Financial Reporting Standard No 1 from the requirements to produce a cash flow statement on the grounds that it qualifies as a small charity

**1.2 Incoming Resources**

1.2.1 Revenue grants are credited to the Statement of Financial Activities on the earlier date of when they are received or when they are receivable, unless they relate to a specific future period, in which case they are included on the Balance Sheet as deferred income to be recognised in the future accounting period.

1.2.2 Grants received for specific purposes are accounted for as restricted funds in the Statement of Financial Activities.

**1.3 Restricted Funds**

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of management and support costs.

**1.4 Unrestricted Funds**

Unrestricted funds are donations and other income received, or generated for the objects of the organisation without further specified purpose and are available for general funds.

**1.5 Designated Funds**

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

|           |                                 |               |               |
|-----------|---------------------------------|---------------|---------------|
| <b>2.</b> | <b>Debtors</b>                  | <b>2025</b>   | <b>2025</b>   |
|           |                                 | <b>£</b>      | <b>£</b>      |
|           | Other Debtors                   | <u>17,436</u> | <u>17,713</u> |
| <b>3.</b> | <b>Creditors &amp; Accruals</b> | <b>2025</b>   | <b>2025</b>   |
|           |                                 | <b>£</b>      | <b>£</b>      |
|           | Accountancy Fee                 | <u>700</u>    | <u>750</u>    |

**THE ERNEST FOUNDATION  
DETAILED INCOME AND EXPENDITURE  
FOR THE YEAR ENDED 31 OCTOBER 2025**

**INCOMING RESOURCES**

|                                 | Unrestricted<br>Fund<br>£ | Restricted<br>Fund<br>£ | 2025<br>Total<br>£ | 2024<br>Total<br>£ |
|---------------------------------|---------------------------|-------------------------|--------------------|--------------------|
| Dinnenterpri                    | 0                         | 6,000                   | 6000               | 0                  |
| Southwark Council               | 0                         | 11,000                  | 11,000             | 16,153             |
| HMRC                            | 2170                      | 0                       | 2,170              | 0                  |
| Shared Intelligenc              | 0                         | 3,500                   | 3,500              | 0                  |
| The Peckham Settlement          | 0                         | 0                       | 0                  | 2,000              |
| Sports England                  | 0                         | 0                       | 0                  | 13,700             |
| Community Southwark             | 250                       | 0                       | 250                | 3,200              |
| United St Saviours              | 0                         | 3,000                   | 3,000              | 10,000             |
| LB Highgate Ltd                 | 0                         | 1,000                   | 1,000              | 0                  |
| Sported Foundation              | 0                         | 2,000                   | 2000               | 0                  |
| VAT Reclaim                     | 0                         | 0                       | 0                  | 2,367              |
| Donations                       | 3,934                     | 17,620                  | 21,554             | 3,180              |
| The Social Innovation           | 50                        | 0                       | 50                 | 0                  |
| <b>Total Incoming Resources</b> | <b>6,404</b>              | <b>44,120</b>           | <b>50,524</b>      | <b>50,600</b>      |

**OUTGOING RESOURCES**

|                                 |               |               | 2025<br>Total<br>£ | 2024<br>Total<br>£ |
|---------------------------------|---------------|---------------|--------------------|--------------------|
| <b>Charitable Expenditure</b>   |               |               |                    |                    |
| Salaries/ HMRC                  | 0             | 19,120        | 19,120             | 30,670             |
| Sessional Worker                | 500           | 0             | 500                | 0                  |
| Peer Support Volunteer Expenses | 0             | 7150          | 7,150              | 5,800              |
| Administrative Expenses         | 2,310         |               | 2,310              | 550                |
| Hall Hire                       | 0             | 4,639         | 4,639              | 3,738              |
| Publication/Publicity           | 900           | 0             | 900                | 0                  |
| Peer Support Meeting Expenses   | 4,070         | 0             | 4,070              | 3,100              |
| Telephone/ Website              | 0             | 2,711         | 2,711              | 1,905              |
| Postage & Stationery            | 495           | 0             | 495                | 445                |
| CQC                             | 0             | 0             | 0                  | 1,600              |
| Transport                       | 1114          | 0             | 1,114              | 4,612              |
| Subscription                    | 35            | 0             | 35                 | 35                 |
| Training                        | 400           | 0             | 400                |                    |
| Equipment                       | 0             | 0             | 0                  | 1,018              |
| Payroll                         | 0             | 0             | 0                  | 173                |
| Utility                         | 2,888         |               | 2,888              | 1,204              |
| Insurance                       | 0             | 893           | 893                | 317                |
| Professional fee                | 0             | 4,960         | 4,960              | 0                  |
| Accountancy Fees                | 700           | 0             | 0                  | 750                |
| <b>Total Resources Expended</b> | <b>13,412</b> | <b>39,473</b> | <b>52,885</b>      | <b>55,917</b>      |