



Trustees' Appointment Report

Section A Reference Details

Charity name

NCiFoundations Charity

Registered charity number (if any) 1151520

Charity's principal address

179b Prince of Wales Road

Kentish Town

London

Postcode

NW5 3QB

Name(s) of the newly appointed charity trustees who manages the charity

Trustee name	Date of Birth	Dates acted if not for whole year	Address
Ngozi Enem	April	Whole year Activities	XXXX
Angela Ego	December	Whole Year Activities	XXXX
Sonia Berachi	August	Whole Year Activities	XXXX

Name of chief executive or names of senior staff members/contact details (Optional information)

Ngozi Enem (Trustee) - Tel: +44 07XXXXXX Email: info@ncifoundations.org . website www.ncifoundations.org

Section B Structure and governance

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

CIO Charitable incorporated organisations

a) the relief of people with a charitable need in particular but not limited to orphans and vulnerable women (including young mothers) in financial need, hardship or distress,
(b) the relief of those in poverty in particular but not limited to women, children and young people in any part of the world who are the victims of war or natural disaster, trouble, or catastrophe by such charitable means as the trustees see fit,
(c) the promotion and preservation of good health,
(d) the promotion of social inclusion by preventing people_ from being socially excluded (being excluded from society as a result of one of more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender reassignment; poor educational or skills attainment; relationship and family breakdown; poor housing (that is housing that does not meet basic habitable standards; crime (either as a victim of crime or as an offender rehabilitating into society) so they can play a fuller part in their communities and so that their conditions of life may improve,
(e) the advancement in life and help of children and young people under 25 years by providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals, and
(f) the furtherance of such other charitable purposes (charitable under English law) as the Trustees see fit from time to time."



NCIFFOUNDATIONS

Financial report 2025

Charity No. 1151520

Legal and Administrative Information

Charity Name: Ncifoundations

Charity Number: 1151520

Legal Structure: Charitable Incorporated Organisation (CIO)

Website: www.ncifoundations.org

Operational Area: London and surrounding communities, with planned national expansion

2. Mission and Public Benefit Statement

Ncifoundations exists to empower vulnerable individuals and families, with a particular focus on single mothers and low-income households, by equipping them with the tools required to achieve financial independence, employability, and long-term stability.

In line with Charity Commission guidance on public benefit, the organisation delivers:

- Financial education and capability programmes
- Digital and employment skills training
- Holistic family support services
- Mental health and wellbeing resources

These services directly address poverty alleviation, social inclusion, and economic resilience, ensuring beneficiaries gain sustainable, long-term outcomes rather than short-term relief.

3. Strategic Vision and Objectives

Long-Term Vision

To create a society where all families, regardless of socio-economic background, have equal opportunity to thrive, achieve financial independence, and contribute positively to their communities.

Core Objectives

- Reduce financial vulnerability through education and advisory services
 - Improve employment outcomes via digital and job-readiness training
 - Strengthen family resilience through holistic support systems
 - Break intergenerational cycles of poverty
 - Expand scalable, community-led empowerment models
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4. Activities and Achievements

Since its establishment in 2011, Ncifoundations has delivered a comprehensive programme of services, including:

4.1 Financial Literacy & Stability Programmes

- Budgeting, debt management, and savings workshops
- Guidance on accessing benefits and financial support systems
- Household sustainability advice (reducing living costs)

Outcome:

Participants demonstrate improved financial decision-making and reduced financial stress.

4.2 Employment and Digital Skills Training

- IT literacy (basic to intermediate)
- CV development and job search skills
- Office software and digital communication training

Outcome:

Increased employability and access to higher-quality job opportunities.

4.3 Holistic Family Support

- Ongoing mentoring and coaching
- Referrals to food banks, housing support, and childcare services
- Community-building initiatives

Outcome:

Improved family stability and stronger community networks.

4.4 Mental Health and Wellbeing Support

- Workshops on stress management and resilience
- Emotional wellbeing resources

Outcome:

Enhanced confidence, reduced anxiety, and improved overall wellbeing.

5. Impact and Outcomes (2011–Present)

Based on internal surveys, participant feedback, and programme evaluation:

- Significant improvement in **financial confidence and literacy**
- Increased **employment and self-employment outcomes**
- Reduction in **household financial instability**
- Strengthened **community engagement and peer support networks**

Case Study (Illustrative Impact):

A single mother facing unemployment accessed financial literacy and IT training. As a result, she secured part-time employment, improved budgeting practices, and achieved greater financial control—demonstrating the charity's long-term impact model.

6. Strategic Development Plan

Ncifoundations has established a forward-looking roadmap to scale impact:

6.1 Geographic Expansion

- Extend services across London and into other UK urban centres
- Build partnerships with community organisations

6.2 Digital Delivery

- Launch online workshops and virtual training platforms
- Improve accessibility for individuals with childcare or mobility barriers

6.3 Youth Empowerment

- Introduce programmes for young people focused on career pathways and financial skills

6.4 Partnerships and Advocacy

- Collaborate with corporate partners and policymakers
- Advocate for systemic support for vulnerable families

6.5 Financial Sustainability

- Diversify income streams through grants, donations, and partnerships
 - Maintain free access to services for beneficiaries
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8. Governance and Risk Management

The Trustees are responsible for:

- Strategic direction and oversight
- Financial accountability and compliance
- Risk management and safeguarding

Key risks identified include:

- Funding volatility
- Increased demand due to economic conditions
- Capacity constraints

Mitigation strategies include diversification of funding and expansion of partnerships.

9. Future Outlook

With rising living costs and economic pressures, demand for Ncifoundations' services continues to grow. The organisation is well-positioned to scale its impact through:

- Innovative programme delivery

- Strong community partnerships
- Sustainable funding strategies

The focus remains on **long-term empowerment, not dependency**, ensuring beneficiaries achieve independence and resilience.

10. How Funders and Partners Can Support

Ncifoundations invites collaboration through:

- Grant funding and sponsorship
- Corporate partnerships
- Volunteer engagement
- Strategic alliances

Support will directly contribute to expanding services and improving outcomes for vulnerable families.

11. Trustee Declaration

The Trustees confirm that this report reflects a true and fair overview of the charity's activities, achievements, and financial position.

Signed:

Ngozi Enem

Date approved: 10/04/2026

NCIFFOUNDATIONS (Charity No: 1151520)

Receipts and Payments Account For the Year Ended 05/07/2025

1.Receipts

Receipts	Unrestricted (£) 2025	Total	Unrestricted (£) 2024	Total (£)
Grants & Trust Contracts	1150	£1150	25000	£25000
Trustee donation	200	£200	950	£950
(Laptops refurbished) In-kind	10,000	£10,000	-	-
(Mobile -Sim Card) (In-kind)	750	£750	-	-
Donations (Mobile phones) (in-kind)	3000	£3000	-	-
Venue & Workshop Costs (in-kind)	2000	£2000	-	-
 (cash in bank) (Jan25)	 5741	 £5741	 -	 -
Total receipts	7091	£7091	£25950	£25950

2. Payments

Payments	Unrestricted (£) 2025	Total	Unrestricted (£) 2024	Total (£)
Programme Delivery Costs	1085	£1085 -	-	-
Staff Costs (Salaries/Training)	5200	£5200	£9300	£9300
Outreach & Marketing	-	-	£700	£700
Volunteers	£750	£750	£1000	£1500
Laptops	-	-	£1539.01	£1539.01
Refreshment, baby bank	-	-	£2500	£2500
Stationary / Monitoring Evaluation	-	-	£2820	£72820
Hardship Support funds	-	-	£992	£992
Total Payments	7035	£7035	18851	£18851

3. NET RECEIPTS / (PAYMENTS)

2025

	£
Total Receipts	1350
Total Payments	(7035)

4. CASH FUNDS SUMMARY

2025

	£
Cash at Bank – Start of Year	5741
Net Receipts/(Payments)	(5685)
Cash at Bank – End of Year	56

5. NOTES TO THE ACCOUNTS

Basis of Preparation

These accounts have been prepared on a **receipts and payments basis** in accordance with the **Charity Commission guidance for smaller charities**.

Fund Definitions

- **Unrestricted Funds:** Available for general charitable use
 - **Restricted Funds:** Used only for specific projects as defined by funders
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Key Financial Commentary

- Increase in grant income reflects successful funding applications
 - Programme expenditure remains the largest cost, demonstrating strong focus on charitable delivery
 - Financial position remains stable despite increased demand for services with continuous sourcing of funds for our operatives.
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6. In-kind Support: In 202/26 Goodthings foundation based in the UK donated refurbished Laptops (20), Mobile Phones (60) and 10 Sim cards with 1 year contract to give to our session attendees. Venue hire is provided in-kind, location is Kings Cross London

7. TRUSTEE DECLARATION

The Trustees declare that:

- The accounts present a true and fair view of the charity's receipts and payments
- Funds have been applied in accordance with the charity's objectives

Signed: Ngozi Enem

Trustee Name

Date: _____ 13.04.26 _____