

CATHOLIC ASSOCIATION FOR RACIAL JUSTICE

England & Wales · Charity number 1158338

Details

Other names CARJ

Status Registered

Legal form CIO

Registered 2014-08-26

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: 3.1THE OBJECTS OF THE CIO SHALL BE TO WORK WITHIN THE CATHOLIC CHURCH AND THE COMMUNITY AT LARGE TOWARDS THE ELIMINATION OF DISCRIMINATION AND THE PROMOTION OF EQUALITY OF OPPORTUNITY AND GOOD RELATIONS BETWEEN PERSONS OF DIFFERENT RACIAL GROUPS BY SUCH MEANS AS ARE CHARITABLE AND CONSONANT WITH THE CATHOLIC FAITH AND IN FURTHERANCE OF THE FOREGOING OBJECTS OR ANY OF THEM BUT NOT OTHERWISE THE CIO MAY:3.1.1 PROMOTE AND PROVIDE A FORUM FOR THE EXCHANGE OF INFORMATION AND EXPERIENCE AMONG BLACK AND WHITE CATHOLICS COMMITTED TO THE ELIMINATION OF DISCRIMINATION AND THE PROMOTION OF EQUALITY OF OPPORTUNITY BETWEEN PERSONS OF DIFFERENT RACIAL GROUPS;3.1.2 PROMOTE AWARENESS OF RELEVANT ISSUES WITHIN THE CATHOLIC COMMUNITY AND IN THE WIDER SOCIETY THROUGH PUBLICATIONS, CONFERENCES AND OTHER MEANS OF COMMUNICATION;3.1.3 PROVIDE AND PROMOTE EDUCATIONAL AND TRAINING PROGRAMMES FOR CLERGY, MEMBERS OR RELIGIOUS CONGREGATIONS, TEACHERS, LAY LEADERS AND OTHERS;3.1.4 UNDERTAKE AND PROMOTE RESEARCH IN CONNECTION WITH THE OBJECTS OF THE CIO AND PUBLISH THE USEFUL RESULTS OF SUCH RESEARCH.

Activities: TO WORK WITHIN THE CATHOLIC CHURCH AND THE COMMUNITY AT LARGE TOWARDS THE ELIMINATION OF DISCRIMINATION AND THE PROMOTION OF EQUAL OPPORTUNITY AND GOOD RELATIONS BETWEEN PERSONS OF DIFFERENT RACIAL GROUPS BY SUCH MEANS AS ARE CHARITABLE AND CONSONANT WITH THE CATHOLIC FAITH.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£11,132	£42,242	-	-
2024-03-31	£26,467	£70,007	-	-
2023-03-31	£46,103	£67,692	-	-
2022-03-31	£17,382	£57,038	-	-
2021-03-31	£49,174	£61,662	-	-

Trustees

Name	Role	Appointed
MRS YOGI SUTTON	Chair	2014-11-01
MALCOLM ROBERT FORSTER		2014-11-01
NIKKI PETCH		2014-11-01
PROFESSOR PROTASIA TORKINGTON		2017-11-04
REVEREND JOSEPH BAFFOUR-AWUAH		2015-11-07
RICHARD WILSON ZIPFEL		2014-11-01
Rev Philip Sumner		2017-11-04

CATHOLIC ASSOCIATION FOR RACIAL JUSTICE

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Annual Report

Catholic Association for Racial Justice Annual Report 31 March 2025

Charity Registration Number 1158338

Chair's Introduction

Joyful greetings to all our members.

This past year (April 2024 – March 2025) saw CARJ celebrating its 40th Anniversary

We had two celebrations, in London and Oldham, to mark the anniversary year. The first was on 25 May 2024 in St Georges Cathedral, Southwark, with approximately 140 people attending. Fr Phil Sumner, presented, CARJ's vision going forward from its 40th year, set out in the booklet: *A Racial Justice Agenda for Change*.

On 21 September 2024, we were in Oldham, hosted by St Patricks church on Foundry Street. We developed further our vision for the future in the *Agenda for Change*.

Throughout the year, CARJ has continued to be active - working with individuals, community groups, schools and in partnership with other organisations on racial justice. We continue to work and pray for a just and equal society. Thank you to all the Trustees for giving of their precious time and working tirelessly for CARJ. Each trustee truly deserves our thanks and praise. We unfortunately have a Trustee – Prof Protasia Torkington - stepping down at the AGM. We are grateful for all she has contributed over many years, and we wish her every blessing for the future, knowing that she will always be part of CARJ's large family.

A special thanks to Gloria Oham (CARJ Administrator) who unfortunately we have had to make redundant because of shortage of funding. Gloria will go on working with us as a CARJ Associate.

Summary of CARJ Activities from April 2024 – March 2025

CARJ Bulletins

CARJ circulates a quarterly Bulletin and other occasional bulletins with information on key issues. These Bulletins go to all our members, friends, networks, volunteers, staff, associates and trustees. The contact list receiving these Bulletins is over 700. This year we produced Easter, Summer and Christmas Bulletins.

Work with Schools

Nicole visited St Joseph's Bexley in October 2024 as a contribution to Black History Month.

Gloria visited Gray's Convent School on 27 Feb 2025 and participated in their careers day speaking about the work of CARJ and working for the public good.

On 6 March 2025, Gloria participated in a zoom workshop with St Martins Academy titled 'Pilgrims of Hope' in which she spoke about Catholic Social thought and linked this with the work of CARJ.

CARJ Traveller Support Network (TIWG)

CARJ continues to coordinate the TIWG network and held 4 meetings in April, July, October 2024, and January 2025. Topics of discussion were wide ranging from Policing of GRT Communities, the Report of the UN Committee on Racial Discrimination, and Traveller Catechesis to the Travellers Forum in Chelmsford Prison.

Other Partnerships

CARJ continues its partnership work with Christian Network Against Caste Discrimination (CNACD), Churches Together Britain and Ireland CTBI, National Justice and Peace Network NJPN, CAFOD, CSAN and many others.

CARJ 40th Year Anniversary

To mark this important anniversary CARJ held 2 National events on Sat 25th May and 21st September. On Saturday the 25th of May in London CARJ launched a new 'Racial Justice Agenda for Change', which is the vision for the work of CARJ for the future after these four decades of tirelessly working for racial justice in society. The Agenda for Change builds on the experiences and learning of the past 40 years and puts forward a strategy for bringing about greater equality and creating a racially just church and society, a goal which continues to elude us in the 21st century.

The 21st of September saw about 60 people gather in Oldham for the second of two 40th anniversary conferences. The Bishop of Salford, John Arnold, welcomed those attending before Alison Lowe, the Deputy Mayor of West Yorkshire, gave the keynote speech. Fr. Phil Sumner, a Trustee of CARJ, then outlined CARJ's 'Agenda for change'. The afternoon session saw those attending break into smaller groups to discuss 'the way forward'. These discussions were given extra vitality and vision by a group of university students from Notre Dame, based in London and some young people from a YCW group based in Oldham.

AGM 2024

The CARJ AGM was held on Saturday 16 November 2024 which was devoted to 'practical ways of bringing about racial justice in parishes'.

CARJ in Liverpool

On 15 October 2024, Archbishop Malcolm Mahon recorded a Pastoral Letter on Racial Justice. A few months later, on 12 April, a half day conference was held at St Margaret Clitherow Centre, to look more deeply at the implications of the pastoral letter and to promote racial justice in the Archdiocese.

In April 2025, Pope Francis appointed the Most Reverend John Francis Sherrington as the Archbishop of Liverpool, Fr Anton Fernandopulle was

appointed a Trustee of CARJ in 2024 and Deacon Justin Malewezi was appointed Treasurer of CARJ in 2025.

Following a recent joint meeting, CARJ Liverpool and the CARJ group at the Parish of Sts Agnes and Aidan agreed on a proposal to formally combine their efforts under the name CARJ Northwest. Their shared belief is that by working together as a unified group, they will be stronger and more effective in promoting racial justice across the Northwest of England. They also recognise that the Liverpool CARJ group has experienced a decline in membership, and this merger might help to revitalise and consolidate their work in the region.

CARJ Receipts and payments accounts

#VALUE!	Catholic Association for Racial Justice		1158338		CC16 a
	Receipts and payments accounts				
	For the period from	Period start date	To	Period end date	
		4/1/2024		3/31/2025	
Section A Receipts and payments					
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	9,311	-	-	9,311	24,763
Bank Interest	1,821	-	-	1,821	1,704
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	11,132	-	-	11,132	26,467

A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	11,132	-	-	11,132	26,467
A3 Payments					
Liverpool Music	-	-	-	-	14,546
Liverpool Schools Project - other costs	-	60	-	60	1,139
Liverpool Schools Project - staff Costs	-	-	-	-	8,185
Premises	3,000	-	-	3,000	3,804
Office Administration	374	-	-	374	2,816
Communications & Publicity	418	-	-	418	1,163
Professional Fees	-	-	-	-	4,290
London Office - Staff Costs	28,569	-	-	28,569	28,494
Other Costs	2,536	-	-	2,536	5,327
Governance Costs	1,008	-	-	1,008	244
40th Anniversary	6,277	-	-	6,277	-
Sub total	42,182	60	-	42,242	70,008
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	

Sub total	-	-	-	-	
Total payments	42,182	60	-	42,242	70,008
Net of receipts/(payments)	- 31,051	- 60	-	- 31,111	- 43,541
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	60,921	17,303	-	78,224	-
Cash funds this year end	29,870	17,243	-	47,113	- 43,541

**Section B
Statement of
assets and
liabilities at the
end of the
period**

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	General fund	29,870	17,243	-
		-	-	-
		-	-	-
	Total cash funds	29,870	17,243	
	(agree balances with receipts and payments account(s))			

		Unrestrict ed funds	Restrict ed funds	Endowm ent funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)	
B5 Liabilities			-		
			-		
			-		
			-		
			-		
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval		

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Legal and administrative information

CARJ Trustees and their appointment dates

Officers

Ms Yogi Suton * (appointed as Chair 7 Nov 2023)

Ms Nikki Petch * (appointed as Vice Chair 7 Nov 2023)

Mr Richard Zipfel* (appointed as Secretary 6 Nov 2021)

Deacon Joseph Baffour Awuah * (appointed as Treasurer 6 Nov 2021)

*These are Officer Trustees, who serve for three years and may be reappointed.

Ordinary Trustees

Mr Malcolm Forster ** (appointed 6 Nov 2021)

Fr Phil Sumner ** (appointed 7 Nov 2020)

Prof Protasia Torkington ** (appointed 5 Nov 2022)

** These are ordinary Trustees, who retire in rotation and may be re-appointed.

Trustees named on this page, denoted as “officers”, carry out the functions required of key management. These trustees receive no remuneration for these duties.

Principal office 9 Henry Road. London. N4 2LH

Charity registration Number 1158338

Independent examiner S Banerjee BSc (Econ) ACA
24 Lynmouth Road
London
N2 9LS

Principal bankers Lloyds Bank plc
Victoria House
Southampton Row
London WC1B 5HR

HSBC Bank Plc
55 Above Bar Street
Southampton SO14 7DS

Solicitors Russell-Cooke
 2 Putney Hill
 London SW15 6AB

Introduction

The Catholic Association for Racial Justice is a charitable incorporated organisation, registered with the Charity Commission on 26 August 2014. The general administration of the Association is located at Manor House in North London.

Principal aims and activities

The aims of the Association are to work within the Catholic Church and the community at large towards the elimination of discrimination and the promotion of equality of opportunity and good relations between persons of different racial groups by such means as are charitable and consonant with the Catholic faith.

Governance, structure and management Constitution

The Association is governed by its constitution which was adopted when it registered with the Charity Commission and is registered under the Charities Act 2011 Charity Registration No. 1158338.

Trustees and organisation

The trustees decide on the policies and strategy for the Association to achieve its objects and delegate appropriate responsibilities to staff and to members who voluntarily accept specific areas of responsibility.

Trustees who were in office at the date on which this report was signed are listed on page 3.

Trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the Association's

financial activities during the year and of its financial position at the end of the year. In preparing accounts giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy the financial position of the Association and which enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of its Principal Aims and Constitution. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk management

The Trustees believe they are aware of the major risks to which the Association is exposed and that controls are in place to mitigate them.

Activities and public benefit, future objectives

The trustees have had regard to Public Benefit Guidance issued by the Charity Commission.

Chair's Introduction

Joyful greetings to all our members.

2024 marks CARJ's 40th Anniversary from its founding.

We have spent most of 2023 preparing for the two wonderful celebrations we held in London and Oldham to crown the anniversary year. The first was in St Georges Cathedral, Southwark, London with approximately 140 people attending. In the morning, we had speakers addressing the work supporting Gypsy, Roma and Traveller communities, a presentation on work with Dalits, speakers on black vocations from members of religious communities and the Black diaconate. In the afternoon there was a talk on 'Loving the Stranger,' which was followed by Fr Phil Sumner, presenting to the gathering, CARJ's vision going forward from its 40th year, set out in the booklet: 'The Agenda for Change'.

We ended the day with a wonderful sung Mass. Bishop McAleenan presided, Canon Victor Darlington preached, the choir from south London provided fabulous music and the congregation in their full participation brought great joy.

In September we were in Oldham hosted by St Patricks church on Foundry Street. We developed further our vision for the future in the Agenda for Change.

CARJ, as usual, continue to be active working with individuals, community groups, schools and in partnership with other organisations on racial justice. We continue to work and pray for a just and equal society.

Thank you to all the Trustees for giving of their precious time and working tirelessly for the Association. Each trustee truly deserves our thanks and praise. We unfortunately have a few Trustees stepping down at the AGM. We give thanks to God for all they have contributed and wish them every blessing for the future, knowing that they will always be part of CARJ's large family.

The reports within will give you an idea of how much has been accomplished. A special thanks to Gloria Oham who continues to keep the CARJ work on track. Our heartfelt gratitude to Richard Zipfel, Nikki Fashola Petch, Fr Phillip Sumner and Deacon Joseph, Mary Pierre-Harvey, Protasia Torkington, Malcolm Forster all the members of CARJ Huyton and Liverpool including Fr Anton Fernandopulle and all the trustee emeriti and so many others whose commitment to the work in CARJ is invaluable.

We are grateful to the Bishops' conference of England and Wales who offered financial support for the anniversary year events. Thank you also to our associates including Nicole-Rachelle Moore who are always ready when called. My thanks to our membership for your support. Please renew your membership and do encourage friends and family to join.

May our Creator bless you all.

A handwritten signature in black ink that reads "yogi sutton". The signature is written in a cursive, lowercase style.

Yogi Sutton

Chair

Catholic Association for Racial Justice

Summary of CARJ Activities from April 2023 – March 2024

CARJ Bulletins

CARJ circulates a quarterly Bulletin and other occasional bulletins with information on key issues. These Bulletins go to all our members, friends, networks, volunteers, staff, associates and trustees. The contact list receiving these Bulletins is over 700. The bulletins that were sent out in the time frame include: Easter Bulletin- 4th April 23, Summer Bulletin September- 7th 23, Christmas Bulletin -20th Dec 2023, and 2024 Easter Bulletin on 28th March 2024.

Public Workshops

During summer 2023 CARJ organised a series on Zoom, workshops on the area of race, racism and the church's role in the struggle for racial justice. These workshops were in preparation for the upcoming 40th year of CARJ in 2024 the six workshops were:

- The Changing Face of Britain – A Brief History 1947-2023
Saturday 27 May
- Persistent inequality and Racism over the past 75 years.
Thursday 15 June
- Combatting Racism – different approaches over the past 75 years
Thursday 29 June
- The Churches role in combatting racism over the past 75 years
Thursday 6 July
- Combatting racism - An Agenda for the Future for Britain
Saturday 29 July
- The Church's role in the struggle for Racial Justice in the future
Thursday 3 August

Schools and University Work

The work with the new intake at Notre Dame University London continued in spring of 2023. CARJ provided Mentors for students taking the course.

Talks and Presentations

CARJ visited several schools to deliver talks and assemblies through our associate worker Nicole-Rachele More. The schools included Our Lady of the Rosary Primary School and St Joseph's Catholic Primary School.

Marking the Date

CARJ marked the 30th anniversary of the racist murder of Stephen Lawrence on 21st April 2023. CARJ also marked Racial Justice fortnight from Sunday January 28th to Sunday 11th February 2024.

CARJ Traveller Support Network (TIWG)

CARJ continues to coordinate the TIWG network and held 5 meetings in April, July, August and October 2023, and January 2024. Topics of discussion were wide ranging from Traveller inclusive churches, the Police, Crime, Sentencing and Courts Act, to improving education for children missing education.

CARJ in Partnership

CARJ continues its partnership work with Christian Network Against Caste Discrimination (CNACD), Churches Together in Britain and Ireland (CTBI), National Justice and Peace Network (NJPN), and Leeds Justice and Peace, Cafod and Caritas Westminster. CARJ was in attendance at the climate march in May 2023.

AGM 2023

The CARJ AGM was held on Saturday November 2023 which was devoted to in-depth discussion on CARJ's Agenda for Change after which it was set out in a booklet,

CARJ in Liverpool

CARJ Liverpool lost its project worker in 2023 and has had to go through a time of review and repositioning. The Ambassador for Racial justice award was held in April 2023. Liverpool CARJ also worked with Knowsley Primary School and contributed monthly, articles about racism in the Liverpool Archdiocese monthly magazine The Catholic Pic.

Independent examiner's report to the trustees of the Catholic Association for Racial Justice

I report to the trustees on my examination of the accounts of the Catholic Association for Racial Justice for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

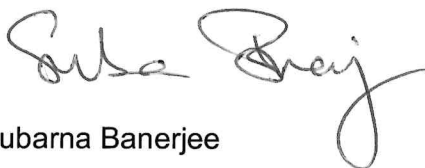
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Subarna Banerjee

Relevant professional qualification or membership of professional bodies:
ACA with the Institute of Chartered Accountants in England and Wales

Address: 24 Lynmouth Road, London N2 9LS Date: 30/1/2025

Statement of Financial Activities year to 31 March 2024

	Notes	Unrestricted £	Restricted £	2024 Total Funds £	2023 Total Funds £
Income from:					
Donations	1	24,763	-	24,763	45,485
Investment income - bank interest		1,704	-	1,704	618
Total income		26,467	-	26,467	46,103
Expenditure on:					
Charitable activities	2	46,137	23,870	70,007	67,692
Total expenditure		46,137	23,870	70,007	67,692
Net expenditure		(19,670)	(23,870)	(43,540)	(21,589)
Net movement in funds	4	(19,670)	(23,870)	(43,540)	(21,589)
Reconciliation of funds					
Fund balances brought forward at 1 April 2023		74,846	41,173	116,019	137,608
Fund balances carried forward at 31 March 2024		55,176	17,303	72,479	116,019

There is no difference between the net movement in funds stated above and the historical cost equivalent.

All of the Association's activities are derived from continuing operations during the above two financial periods.

The Association has no recognised gains and losses other than those shown above and therefore no separate statement of total recognised gains and losses has been presented.

Balance sheet 31 March 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Current assets					
Cash at bank and in hand		41,495		85,425	
Short-term deposits		36,749		35,046	
Debtors	8	1,216		200	
		<u>79,460</u>		<u>120,671</u>	
Liabilities					
Creditors: amounts falling due within one year	9	(6,981)		(4,652)	
		<u></u>		<u></u>	
Net current assets			<u>72,479</u>		<u>116,019</u>
Total assets less current liabilities			<u>72,479</u>		<u>116,019</u>
Net Assets			<u>72,479</u>		<u>116,019</u>
The funds of the charity					
<i>Income funds</i>					
Restricted funds			17,303		41,173
Unrestricted funds					
Designated funds	10		2,313		2,313
General funds			52,863		72,533
Total funds			<u>72,479</u>		<u>116,019</u>

Approved by the trustees and signed
on their behalf by:

Ms Yogi Sutton
Trustee

Approved by the Trustees on:

30/1/2025

A charitable incorporated organisation
Registration number 1158338

Statement of cashflows year to 31 March 2024

	notes	2024 £	2023 £
Cash Flows from operating activities			
Net cash used in operating activities	A	(43,931)	(26,087)
Cash Flows from financing activities			
Bank interest		1,704	618
Net cash used in financing activities		1,704	618
Change in cash and cash equivalents in the year		(42,227)	(25,469)
Cash & cash equivalents at 1 April 2023	B	120,471	145,940
Cash & cash equivalents at 31st March 2024	B	78,244	120,471

Notes to the cash flow statement for the year ended 31 March 2024

A	Reconcilliation of net movement in funds to net cash used in operating activities		
		2024	2023
		£	£
	Net movement in funds (as per the statement of financial activities)	(43,540)	(21,589)
	Investment income	(1,704)	(618)
	Decrease / (Increase) in debtors	(1,016)	250
	Decrease / (Increase) in creditors	2,329	(4,130)
	Net Cash Outflow from operating activities	(43,931)	(26,087)
B	Analysis of cash and cash equivalents		
		2024	2023
		£	£
	Cash at bank and in hand	41,495	85,425
	Short term deposits	36,749	35,046
		78,244	120,471

Accounting policies year to 31 March 2024

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Association constitutes a public benefit entity as defined by FRS 102.

The Association's donation income in future years is expected to fall as a result of the recent decision of the Catholic Bishops Conference of England and Wales to reduce CARJ's allocation of income arising from Church collections made on Racial Justice Sunday. The trustees are in the process of launching a campaign to mitigate this reduction to ensure that future funding is maintained at a level which is sufficient for future operations.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. There are no significant areas of uncertainty as the Association does not enter into commitments until sufficient funds are accumulated to meet expenditure on any proposed projects. The Association holds all its funds in liquid bank accounts in order to ensure availability for grants arising and the trustees do not consider the potential erosion of funds attributable to inflation is significant. The Association's policy is to utilise funds as soon as suitable projects are identified.

Funds structure

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds are those which the trustees set aside out of unrestricted funds for specific purposes. Expenditure of these funds is consistent with the objectives decided by the trustees.

The unrestricted general fund represents those monies which are freely available for application towards achieving any charitable purpose that falls within the Association's charitable objects.

Accounting policies year to 31 March 2024

Income recognition

All income is recognised once the Association has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when the Association has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the Association is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Association and it is probable that those conditions will be fulfilled in the reporting period. Most income is voluntary in nature and unless there is reasonable certainty that it will be received, it is not recognised in advance of receipt.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Association; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Association to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs, if any, and governance costs are allocated or apportioned to the applicable expenditure headings.

Expenditure comprises the costs of charitable activities and includes expenditure on the various projects undertaken plus associated support and governance costs.

All expenditure is stated inclusive of irrecoverable VAT.

Charitable activities

Costs of charitable activities include project costs, support costs and governance costs.

Governance costs comprise all costs involving the public accountability of the Association and its compliance with regulation and good practice. These costs include those related to the independent examination and legal advice when applicable.

Trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration. Where necessary, trustees are reimbursed for expenses in connection with their duties as trustees.

Accounting policies year to 31 March 2024

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors and provisions are recognised at the amount the Association anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

At the reporting date, the trustees do not consider that there is sufficient uncertainty in any estimates made that would lead to a significant risk of causing a material adjustment to the amounts of assets and liabilities carried forward to the next reporting period.

Notes to the accounts 31 March 2024

2 Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Direct costs				
Liverpool Music		14,546	14,546	
Travel and office expenses				
Project meetings and other costs				
Liverpool Schools project		1,139	1,139	8,785
Staff costs				
Liverpool Schools project	-	8,185	8,185	14,000
2024 Direct Costs	-	23,870	23,870	22,785
2023 Direct Costs	-	22,785	22,785	
Support costs				
Premises	3,804	-	3,804	3,832
Office administration	2,816	-	2,816	4,012
Communications and publicity	1,163	-	1,163	2,716
Professional Fees	4,290	-	4,290	-
Staff costs				
London office	28,494	-	28,494	30,044
Other costs	5,327	-	5,327	4,228
Governance costs (note 3)	244	-	244	75
	46,137	-	46,137	44,907
2024 Total funds	46,137	23,870	70,007	67,692
2023 Total funds	44,901	22,791	67,692	

Notes to the accounts 31 March 2024

3 Governance

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Independent Examination	-	-	-	-
Bank Charges	244	-	244	75
2024 Total Funds	244	-	244	75
2023 Total Funds	75	-	75	

4 Net movement in funds

	2024 £	2023 £
This is stated after charging:		
Operating lease		
Land and buildings	3,804	3,832
Staff costs (note 5)	36,678	44,045

5 Staff costs

	2024 £	2023 £
Salaries	31,810	43,170
Employer's Pension contributions	830	875
Redundancy Payment	4,038	-
	36,678	44,045

The average number of employees during the year was as follows.

	2024 Number	2023 Number
Liverpool Schools Project	1	1
Support Staff	1	1
	2	2

Notes to the accounts 31 March 2024

5 Staff costs (continued)

No employees had emoluments during the year in excess of £60,000 (2023 - none). The trustees whose names appear on page 3 that act as Officers of the Association consider that they comprise the key management personnel of the Association in charge of controlling, running and operating it on a day to day basis. None of these trustees received any remuneration from the Association (see also note 6).

6 Trustees' remuneration

None of the trustees received any remuneration in respect of their services during the year (2023 - £nil). During the year, £nil out of pocket travel or other expenses were reimbursed to seven trustees (2023 £nil to eight trustees).

7 Taxation

The Catholic Association for Racial Justice is a registered charitable incorporated organisation and is, therefore, not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

8 Debtors: amounts falling due within one year

	2024	2023
	£	£
Payroll Debtors	1,016	-
Staff Advances	200	200
	1,216	200

9 Creditors: amounts falling due within one year

	2024	2023
	£	£
HMRC PAYE	6,981	4,652
	6,981	4,652

Notes to the accounts 31 March 2024

10 Designated Funds

The income funds of the Association also include designated funds comprising the following unexpended balances of grants and donations to be applied for purposes which the trustees have identified.

	At 1 April 2023	Income	Expenditure	Transfer between funds	At 31st March 2024.
	£	£	£	£	£
Travellers' and Urban Networks	2,313	-	-	-	2,313
	2,313	-	-	-	2,313

London Schools

This fund has been designated to fund the Association's work with schools and young people in England and Wales to raise awareness and support high aspiration.

Travellers' and Urban Networks

This fund is intended to fund and support meetings and communications amongst Catholics and those of other faiths and none, to counter discrimination against Traveller communities and to promote their equality.

11 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total 2024
	£	£	£
Fund Balances at 31 March 2024 are represented by:			
Current assets	62,157	17,303	79,460
Creditors: amounts falling due within one year	(6,981)	-	(6,981)
	55,176	17,303	72,479

CATHOLIC ASSOCIATION FOR RACIAL JUSTICE

England & Wales - Charity number 1158338

Accounts



Annual Report

Catholic Association for Racial Justice Annual Report 31 March 2023

Charity Registration Number 1158338

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Legal and administrative information

CARJ Trustees and their appointment dates

Officers

Ms Yogi Sutton * (appointed as Chair 7 Nov 2020)
Ms Nikki Petch * (appointed as Vice Chair 7 Nov 2020)
Mr Richard Zipfel* (appointed as Secretary 6 Nov 2021)
Deacon Josep Baffour Awuah * (appointed as Treasurer 6 Nov 2021)

*These are Officer Trustees, who serve for three years and may be reappointed.

Ordinary Trustees

Mr Malcolm Forster ** (appointed 6 Nov 2021)
Fr Phil Sumner ** (appointed 7 Nov 2020)
Prof Protasia Torkington ** (appointed 5 Nov 2022)

** These are ordinary Trustees, who retire in rotation and may be re-appointed

Trustees named on this page, denoted as “officers”, carry out the functions required of key management. These trustees receive no remuneration for these duties.

Principal office 9 Henry Road. London. N4 2LH

Charity registration Number 1158338

Independent examiner S Banerjee BSc (Econ) ACA
24 Lynmouth Road
London
N2 9LS

Principal bankers Lloyds Bank plc
Victoria House
Southampton Row
London WC1B 5HR

HSBC Bank Plc
55 Above Bar Street
Southampton SO14 7DS

Solicitors Russell-Cooke
 2 Putney Hill
 London SW15 6AB

Legal and administrative information continued

Introduction

The Catholic Association for Racial Justice is a charitable incorporated organisation, registered with the Charity Commission on 26 August 2014. The general administration of the Association is located at Manor House in North London.

Principal aims and activities

The aims of the Association are to work within the Catholic Church and the community at large towards the elimination of discrimination and the promotion of equality of opportunity and good relations between persons of different racial groups by such means as are charitable and consonant with the Catholic faith.

Governance, structure and management Constitution

The Association is governed by its constitution which was adopted when it registered with the Charity Commission and is registered under the Charities Act 2011 Charity Registration No. 1158338.

Trustees and organisation

The trustees decide on the policies and strategy for the Association to achieve its objects and delegate appropriate responsibilities to staff and to members who voluntarily accept specific areas of responsibility.

Trustees who were in office at the date on which this report was signed are listed on page 3.

Trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the Association's

financial activities during the year and of its financial position at the end of the year. In preparing accounts giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

Legal and administrative information continued

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy the financial position of the Association and which enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of its Principal Aims and Constitution. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk management

The Trustees believe they are aware of the major risks to which the Association is exposed and that controls are in place to mitigate them.

Activities and public benefit, future objectives

The trustees have had regard to Public Benefit Guidance issued by the Charity Commission.

Chair's Introduction

"Know that He, the Lord, is good.
He made us, we belong to Him.
We are His people, the sheep of His flock." Psalm 99

I greet all the people of God - we are His people, His flock.

This year 2022 - 2023 has flown by. Worldwide, we have had disaster after disaster, the war in Ukraine, floods in Asia and North Africa, extreme heat causing fires in many parts of the world, volcanic eruptions etc. and now the war in Palestine and Israel. It definitely is a time for more prayer and care of neighbour.


CARJ have been as busy as ever working with individuals, small and big groups, schools and organisations on racial justice. We continue to work and pray for a just and equal society.

Thank you to all the Trustees for giving of their precious time and working tirelessly for the Association. Suddie Kombo-Komo sadly had to retire this year. We are grateful for all her work and wish her well. Each trustee truly deserves our thanks and praise. The reports within will give you an idea of how much has been accomplished. A special thanks to Gloria Oham who continues to keep us on track. Thank you to Dale Bradshaw for his contribution to the good work in Liverpool. We wish him well.

Thank you also to our associates who are always ready when called.

My thanks to our membership for your support. Please renew your membership and do encourage friends and family to join.

May our Creator bless you all.



Yogi Sutton
Chair
Catholic Association for Racial Justice

Summary of CARJ Activities from April 2022 -March 2023 Coordinated by CARJ London Office

CARJ Bulletins

CARJ circulates a quarterly Bulletin and other occasional bulletins with information on key issues. These Bulletins go to all our members, friends, networks, volunteers, staff, associates and trustees. The contact list receiving these Bulletins is now 914 and 783 of these are subscribers.

Public Policy Workshops

During the summer 2022 CARJ organised a series of seven Zoom Workshops on key areas of public policy. The workshops addressed the following topics::

- The Sewell Report and Government Response
- Education - White Paper and the Report from the Commission on Young Lives
- Policing - Police Crime Sentencing and Courts Act and the Police Race Action Plan
- Amending the Human Rights Act - The History of Human Rights in the UK and Proposals for Amending the Human Rights Act
- Immigration and Nationality - Immigration & Nationality policy in the UK since the Second World War: and the Nationality and Borders Act
- Health - RCN Employment Survey 2021: Workforce Diversity and Employment Experiences
- Housing --Private Rented Sector White Paper, Social Housing Regulation Bill and The Grenfell Inquiry
- Each of these Workshops lasted an hour with Speakers and ample time for questions and discussion. In some cases, CARJ produced a Briefing following the Workshop.

Schools and Universities

- During 2022, Helen Kilburn held two sessions of her course 'Romish Empire' at Notre Dame University London. CARJ provided Mentors for students taking the course.
- Nicole Moore gave talks in person at Wimbledon College on 14 July, at St Stephens Bexley on 24 July, and at St Joseph's Crayford Kent on 11 October.
- Yogi continued her involvement at Newhall School

Talks and Presentations

The SVP invited CARJ to provide a speaker on diversity for their National Meeting on 5-6 of August 2022 at Swanwick.

Margaret Ann Fiskien gave a Presentation on 'Racial Justice and Fratelli Tuitti' for Pax Christi Scotland on 21 September 2022.

CARJ Traveller Support Network

The Traveller Support Network met on 11 July and 26 September 2022 and on 23 January and 17 April 2023. The meetings of the Network were an opportunity to share issues and concerns arising from the ministry to Travellers. They were also an opportunity to discuss issues arising in the public realm. The following are a few of the key issues discussed at the meetings:

- Police, Crime, Sentencing and Courts Act and Sanctuary Stopping
- The Traveller Site Fund
- The age of marriage being raised to eighteen
- Mental health and suicide among Travellers

Christian Network Against Caste Discrimination (CNACD)

Supported by CARJ and Voice of Dalit International, CNACD met regularly throughout the year. CARJ participates actively and supports the Christian Network Against Caste Discrimination. In the past year, three representatives from CARJ have attended regular meetings of CNACD. The meetings of CNACD include participants from the UK and other parts of the world.

Black History Month

For CARJ the focus of Black History Month in October was a Booklet and a Calendar with the theme 'Africa Lives in Northern England'. We made these available to individuals and to schools who expressed an interest..

AGM 2022

The CARJ AGM was held on Saturday 5 November 2022. The Speaker was Chine McDonald, author of *God is not a White Man*. She spoke on the topic 'God, race and the imago Dei – Black women in the Church.'

Ecumenical Cooperation

On 20 February 2023, Yogi Sutton and Richard Zipfel joined an ecumenical group brought together by CTBI to have a series of conversations to mark the 30th Anniversary of the death of Stephen Lawrence. The Conversations were filmed and the film was published in April 2023.

Planning CARJ 40th Anniversary

At their meeting on 28 January 2023, CARJ Trustees decided to give some time to planning appropriate events to mark CARJ's 40th Anniversary which will take place in 2024. As the planning progressed, it was decided that we would organise two one-day events – in London and in Oldham. The events will spend some time looking at the history of the past 40 years, but will focus more on the future. The Racial Justice Agenda for Change will play an important role in our 40th Anniversary activities.

Activities Coordinated from Liverpool Office from April 2022-March 2023

This has been a sad year culminating in the departure of Project Worker Dale Bradshaw through redundancy in July 2023.

Dale was appointed for a three year term in 2012 supported by an advisory group. Over the 11 years of service Dale organised and ran a number of varied activities including:

The **Circle of Voices Gospel Choir** for pupils at St Hugh's and St Clare's Primary Schools in Wavertree. This choir met once per week for 9 years and was attended by up to 70 pupils aged 6-11. Highlights included annual performances at the Anglican Cathedral, Barclay Card HQ Wavertree, Asda Smithdown Road, the Royal Liverpool Hospital, Liverpool One Shopping Centre, The Museum of Liverpool Life.

Another major area of work was at the **Belvidere Family Centre** run by the Whitechapel Centre charity. They requested support from CARJ to support children from homeless families in inner city purpose-built accommodation run by the charity. An after-school homework club was held on several afternoons each week throughout the year from 2013 until its closure in 2023. The success of the project led to the establishment of another similar project at **Yates Court**, Prescot. Dale has continued working for this project as a volunteer since his redundancy.

Dale organised a range of arts activities including a **CARJ Liverpool Elephant Project** was organised for pupils at St Hugh's and St Vincent de Paul's and St Vincent's School for the Blind. This was the first of numerous arts-based projects run by CARJ Liverpool and involved the purchase of 4 foot model elephants from *Wild in Art* and the decoration of them by the pupils and associated project work on the role of elephants in society.

Another **drama-based activity**, funded by the Austin Smith Fund was organised at St Hugh's in 2018 working with Arts Council National Portfolio Organization *Collective Encounters*. The children worked with professional actors and CARJ group member Angela Wylie to develop drama activities addressing issues of Faith.

With the departure of Dale CARJ Liverpool continues with the advisory group as volunteers. Our main initiative has been the **Ambassador programme** started in 2021 by Brendan Schmack to develop faith-based leadership skills in secondary schools in the Archdiocese. The first year he worked with St John Rigby Sixth Form College in Wigan and in 2022/3 with Bellerive High School, Liverpool. The programme comprises 12 weekly sessions delivered by external experts on key themes and the highlight of the

course is always an overnight trip to London. The presentation evenings are attended by Bishop Tom Neyland.

Another offshoot of Liverpool CARJ has been the vibrant Parish CARJ Group of the Parish of St Agnes, Huyton led by the inspirational Parish Priest, Fr Anton Fernandopulle. This continues to thrive.

We will miss Dale and wish him well and thank him for 11 years of devoted service.

In the meantime we are trying to recruit new volunteer members and supporters so we can reboot our activities in the academic year.

Independent examiner's report to the trustees of the Catholic Association for Racial Justice

I report to the trustees on my examination of the accounts of the Catholic Association for Racial Justice for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').


I report in respect of my examination of the charity's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Subarna Banerjee

Relevant professional qualification or membership of professional bodies: ACA with the Institute of Chartered Accountants in England and Wales

Address: 24 Lynmouth Road, London N2 9LS Date: 26 January 2024

Statement of Financial Activities year to 31 March 2023

	Notes	Unrestricted £	Restricted £	2023 Total Funds £	2022 Total Funds £
Income from:					
Donations	1	45,485	-	45,485	17,367
Investment income - bank interest		618	-	618	15
Total income		46,103	-	46,103	17,382
Expenditure on:					
Charitable activities	2	44,901	22,791	67,692	57,038
Total expenditure		44,901	22,791	67,692	57,038
Net expenditure		1,202	(22,791)	(21,589)	(39,656)
Net movement in funds	4	1,202	(22,791)	(21,589)	(39,656)
Reconciliation of funds					
Fund balances brought forward at 1 April 2022		73,644	63,964	137,608	177,264
Fund balances carried forward at 31 March 2023		74,846	41,173	116,019	137,608

There is no difference between the net movement in funds stated above and the historical cost equivalent.

All of the Association's activities are derived from continuing operations during the above two financial periods.

The Association has no recognised gains and losses other than those shown above and therefore no separate statement of total recognised gains and losses has been presented.

Balance sheet 31 March 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Current assets					
Cash at bank and in hand		85,425		111,505	
Short-term deposits		35,046		34,435	
Debtors	8	200		450	
		<u>120,671</u>		<u>146,390</u>	
Liabilities					
Creditors: amounts falling due within one year	9	(4,652)		(8,782)	
Net current assets			<u>116,019</u>		<u>137,608</u>
Total assets less current liabilities			116,019		137,608
Net Assets			<u>116,019</u>		<u>137,608</u>
The funds of the charity					
<i>Income funds</i>					
Restricted funds			41,173		63,964
Unrestricted funds					
Designated funds	10		2,313		2,313
General funds			72,533		71,331
Total funds			<u>116,019</u>		<u>137,608</u>

Approved by the trustees and signed
on their behalf by:

Ms Yogi Sutton
Trustee

Approved by the Trustees on:

A charitable incorporated organisation
Registration number 1158338

Statement of cashflows year to 31 March 2023

	notes	2023 £	2022 £
Cash Flows from operating activities			
Net cash used in operating activities	A	(24,851)	(40,871)
Cash Flows from investing activities			
Bank interest		(618)	(15)
Net cash used in investing activities		(618)	(15)
Change in cash and cash equivalents in the year		(25,469)	(40,856)
Cash & cash equivalents at 1 April 2022	B	145,940	186,796
Cash & cash equivalents at 31st March 2023	B	120,471	145,940

Notes to the cash flow statement for the year ended 31 March 2023

A Reconciliation of net movement in funds to net cash used in operating activities

	2023 £	2022 £
Net movement in funds (as per the statement of financial activities)	(21,589)	(39,656)
Investment income	618	(15)
Decrease / (Increase) in debtors	250	(450)
Decrease in creditors	(4,130)	(750)
Net Cash Outflow from operating activities	(24,851)	(40,871)

B Analysis of cash and cash equivalents

	2023 £	2022 £
Cash at bank and in hand	85,425	111,505
Short term deposits	35,046	34,435
	120,471	145,940

Accounting policies year to 31 March 2023

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Association constitutes a public benefit entity as defined by FRS 102.

The Association's donation income in future years is expected to fall as a result of the recent decision of the Catholic Bishops Conference of England and Wales to reduce CARJ's allocation of income arising from Church collections made on Racial Justice Sunday. The trustees are in the process of launching a campaign to mitigate this reduction to ensure that future funding is maintained at a level which is sufficient for future operations.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. There are no significant areas of uncertainty as the Association does not enter into commitments until sufficient funds are accumulated to meet expenditure on any proposed projects. The Association holds all its funds in liquid bank accounts in order to ensure availability for grants arising and the trustees do not consider the potential erosion of funds attributable to inflation is significant. The Association's policy is to utilise funds as soon as suitable projects are identified.

Funds structure

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds are those which the trustees set aside out of unrestricted funds for specific purposes. Expenditure of these funds is consistent with the objectives decided by the trustees.

The unrestricted general fund represents those monies which are freely available for application towards achieving any charitable purpose that falls within the Association's charitable objects.

Accounting policies year to 31 March 2023

Income recognition

All income is recognised once the Association has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when the Association has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the Association is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Association and it is probable that those conditions will be fulfilled in the reporting period. Most income is voluntary in nature and unless there is reasonable certainty that it will be received, it is not recognised in advance of receipt.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Association; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Association to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs, if any, and governance costs are allocated or apportioned to the applicable expenditure headings.

Expenditure comprises the costs of charitable activities and includes expenditure on the various projects undertaken plus associated support and governance costs.

All expenditure is stated inclusive of irrecoverable VAT.

Charitable activities

Costs of charitable activities include project costs, support costs and governance costs.

Governance costs comprise all costs involving the public accountability of the Association and its compliance with regulation and good practice. These costs include those related to the independent examination and legal advice when applicable.

Trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration. Where necessary, trustees are reimbursed for expenses in connection with their duties as trustees.

Accounting policies year to 31 March 2023

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors and provisions are recognised at the amount the Association anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. This conclusion has been reached having regard for the financial impact on the charity of Covid-19.

At the reporting date, the trustees do not consider that there is sufficient uncertainty in any estimates made that would lead to a significant risk of causing a material adjustment to the amounts of assets and liabilities carried forward to the next reporting period.

2 Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Direct costs				
Consultants- field work				
London Schools project		-	-	445
Travel and office expenses				
Project meetings and other costs				
Liverpool Schools project		8,785	8,785	4,523
Staff costs				
Liverpool Schools project	-	14,000	14,000	14,001
HMRC adjustment	-	-	-	(1,460)
2023 Direct Costs	-	22,785	22,785	17,509
2022 Direct Costs	-	17,509	17,509	
Support costs				
Premises	3,832	-	3,832	4,823
Office administration	4,012	-	4,012	3,622
Communications and publicity	2,716	-	2,716	3,855
Staff costs				
London office	30,044	-	30,044	26,213
HMRC adjustment	-	-	-	(4,497)
Other costs	4,228		4,228	5,482
Governance costs (note 3)	69	6	75	31
	44,901	6	44,907	39,529
2023 Total funds	44,901	22,791	67,692	57,038
2022 Total funds	39,517	17,521	57,038	

Notes to the accounts 31 March 2023

3 Governance

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Independent Examination	-	-	-	-
Bank Charges	69	6	75	208
2023 Total Funds	69	6	75	208
2022 Total Funds	-	8	8	

4 Net movement in funds

	2023 £	2022 £
This is stated after charging:		
Operating lease		
Land and buildings	3,832	4,823
Staff costs (note 5)	44,045	34,257

5 Staff costs

	2023 £	2022 £
Salaries	43,170	39,450
Social security Costs	-	-
Employer's Pension contributions	875	764
HMRC PAYE correction	-	(5,957)
	44,045	34,257

The average number of employees during the year was as follows.

	2023 Number	2022 Number
Liverpool Schools Project	1	1
Support Staff	1	1
	2	2

Notes to the accounts 31 March 2023

5 Staff costs (continued)

No employees had emoluments during the year in excess of £60,000 (2022 - none). The trustees whose names appear on page 3 that act as Officers of the Association consider that they comprise the key management personnel of the Association in charge of controlling, running and operating it on a day to day basis. None of these trustees received any remuneration from the Association (see also note 6).

6 Trustees' remuneration

None of the trustees received any remuneration in respect of their services during the year (2022 - £nil). During the year, £nil out of pocket travel or other expenses were reimbursed to eight trustees (2022 £1,409.66 to five trustees).

7 Taxation

The Catholic Association for Racial Justice is a registered charitable incorporated organisation and is, therefore, not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

8 Debtors: amounts falling due within one year

	2023	2022
	£	£
Staff Advances	200	450
	200	450

9 Creditors: amounts falling due within one year

	2023	2022
	£	£
PAYE	4,652	7,163
Accrued expenditure and other creditors	-	1,619
	4,652	8,782

Notes to the accounts 31 March 2023

10 Designated Funds

The income funds of the Association also include designated funds comprising the following unexpended balances of grants and donations to be applied for purposes which the trustees have identified.

	At 1 April 2022	Income	Expenditure	Transfer between funds	At 31st March 2023
	£	£	£	£	£
Travellers' and Urban Networks	2,313	-	-	-	2,313
	2,313	-	-	-	2,313

London Schools

This fund has been designated to fund the Association's work with schools and young people in England and Wales to raise awareness and support high aspiration.

Travellers' and Urban Networks

This fund is intended to fund and support meetings and communications amongst Catholics and those of other faiths and none, to counter discrimination against Traveller communities and to promote their equality.

11 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total 2023
	£	£	£
Fund Balances at 31 March 2023 are represented by:			
Current assets	79,498	41,173	120,671
Creditors: amounts falling due within one year	(4,652)	-	(4,652)
	74,846	41,173	116,019

CATHOLIC ASSOCIATION FOR RACIAL JUSTICE

England & Wales - Charity number 1158338

Accounts



Catholic Association for Racial Justice Annual Report 31 March 2022

Charity Registration Number 1158338

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Legal and administrative information continued

Introduction

The Catholic Association for Racial Justice is a charitable incorporated organisation, registered with the Charity Commission on 26 August 2014. The general administration of the Association is located at Manor House in North London.

Principal aims and activities

The aims of the Association are to work within the Catholic Church and the community at large towards the elimination of discrimination and the promotion of equality of opportunity and good relations between persons of different racial groups by such means as are charitable and consonant with the Catholic faith.

Governance, structure, and management Constitution

The Association is governed by its constitution which was adopted when it registered with the Charity Commission and is registered under the Charities Act 2011 Charity Registration No. 1158338.

Trustees and organisation

The trustees decide on the policies and strategy for the Association to achieve its objects and delegate appropriate responsibilities to staff and to members who voluntarily accept specific areas of responsibility.

Trustees who were in office at the date on which this report was signed are listed on page 3.

Trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the Association's financial activities during the year and of its financial position at the end of the year. In preparing accounts giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

Legal and administrative information continued

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy the financial position of the Association and which enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of its Principal Aims and Constitution. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk management

The Trustees believe they are aware of the major risks to which the Association is exposed and that controls are in place to mitigate them.

Activities and public benefit, future objectives

The trustees have had regard to Public Benefit Guidance issued by the Charity Commission.

Chair's Introduction

I want to give thanks to our Creator for the year 2022 which has flown by with CARJ having had a successful, exciting and very busy time.

Our involvement in educational institutions has been fruitful and we hope to continue with these programmes. We organised and ran a series of workshops on "Recent Developments in Public Policy". We continue to work with our networks - the Travellers Support Network, the Christian Network Against Caste Discrimination and the Urban Network. I urge you to read the fuller reports on these in the AGM report.

We proudly organised and held two Synodality Listening Sessions led by Nalini Nathan. They were very well attended, and the participation was thought provoking. Our lengthy report was sent to the Bishops Conference of England and Wales (CBCEW).

My sincere thanks to all our Trustees and Emeriti who, whilst busy in their own working lives, have all helped us to accomplish so much this year. A special thanks to our most industrious, faithful secretary, Richard Zipfel and to our administrator, Gloria Oham.

I also wish to take this opportunity to thank our members for all your help and support.

May God bless us all.

Yogi Sutton.

A handwritten signature in black ink that reads "yogi sutton". The signature is written in a cursive, lowercase style.

Chair CARJ

Summary of CARJ Activities from April 2021- March 2022 Coordinated by CARJ London Office

Schools and Universities

- CARJ has been planning a Racial Justice Ambassadors/Champions Project, to train and involve young people in the work for racial justice. Paulina Tamborrel Sigmores from Citizens UK, led five training sessions (as a pilot) on Saturdays 8, 15, 22, 29 May and 5 June 2021, with about 14 young people selected and put forward by their schools. The feedback from the training was very positive and there are plans to run similar training in the near future.
- Fr Phil Sumner, Melvin Lyons, Margaret Ann Fiskens and Yogi Sutton who are trustees of CARJ, led in-person workshops for seminarians at Oscott on 27 May 2022. They offered a second day of similar workshops at Allen Hall on 3 June 2021.
- Nicole-Rachelle More who is an associate of CARJ ran two Sessions on racial justice for Wimbledon College Students on 22 June 2021 and a Session for St Stevens Bexley on 25 June 2021
- On 2nd September 2022, CARJ delivered a training session for an INSET day at Salesian College in Farnborough.
- On 5th October 2021, Nicole-Rachelle More made Presentations to Assemblies at St Joseph's Primary in Bexley.
- On 13 October 2021 Asha Sidhu and Fr Phil Sumner presented a CARJ Zoom Session on 'School Exclusions and Alternative Provision'. The recording of the webinar can be found on CARJ's YouTube channel.
- Margaret Ann Fiskens and Richard Zipfel made three presentations to students at Neston High in the Wirral on 25 and 30 November and 7 December 2021.
- On 13 January 2022, Helen Kilburn held the first Session of her course 'Romish Empire' at Notre Dame University London (9:00 – 12:30). CARJ members and Trustees: Patsy Cummings, Barbara Kentish and Malcolm Forster agreed to act as Mentors for students taking the course.
- CARJ agreed to have an ongoing relationship of support with St Columbas Catholic Boys School in Bexleyheath. Gloria and Richard participated in a first exploratory zoom session with four of their staff on 14 January. Yogi, Fr Phil, Suddie and Richard participated in a session on 4 February 2022.
- On 8 February 2022, Yogi made two presentations for Christ the King Sixth Form in Lewisham
- Yogi continues her involvement and support of the school board at New Hall School Chelmsford

Travellers Network

The CARJ Traveller Support Network met on 1 March, 7 June, 13 September and 13 December 2021 and on 7 March 2022. These meetings of the Network were an opportunity to share issues and concerns arising from the mission and ministry to Travellers. They were also an opportunity to discuss issues arising in the public realm. The following are a few of the key issues discussed at the meetings:

- a National Strategy to improve the lives of GRT Communities
- a Home Office Consultation on 'Unauthorised Encampments'.
- concerns relating to Travellers under Covid-19.
- The 2021 Census
- The EU Settlement Scheme
- The proposed Royal Commission on Criminal Justice
- GRT Communities and Catholic Schools
- Matters relating to the ministry of chaplaincy to GRT communities.

During the pandemic, a few members of the CARJ Network participated in meetings of the Churches Network for Gypsies, Roma and Travellers (CNGTR). CNGTR is an ecumenical network with similar aims.

Christian Network Against Caste Discrimination (CNACD).

The Network continues to meet regularly. They held a synodality listening session on 29 January and 19 February 2022. They have been raising funds for a Dalit Desk UK – with partial funding they have appointed Nalini Nathan part-time.

Synodality – Listening Sessions

CARJ held two Synodality Listening Sessions on 20 and 27 November 2021. A Report of the Sessions was sent to CBCEW. CARJ Trustee Nalini Nathan has written a response to the Synod Synthesis report produced by the Catholic Bishops of England and Wales in June. In it she expressed support for the report however noted that it would be a mistake to assume that the absence of critical voices of colour meant that people of colour are well represented and have a seat at the table.

Training and Talks

During the year in note, CARJ has been offering training to individuals and organisations

- On 4 and 5 May 2021, CARJ offered a training-the-trainers session on 'Working with Difference' for its own members and friends.

- On Thursday 24 June 2021, CARJ organised a Zoom Session for members of the Editorial Staff and Board of the Tablet.
- On 25 October 2021, Yogi and Richard gave a talk at the London Jesuit Centre for Black History Month. The topic was 'Catholics in the Struggle for Racial Justice in the UK (1970 – 2021)'

Runnymede Trust

The Runnymede CERD Report was launched on 15 July 2021. The Report was prepared by the Runnymede Trust after consultation with over 100 civil society organisations. CARJ is a signatory to the Report. Later, CARJ marked Human Rights Day on 10 December by circulating a bulletin highlighting the Runnymede Report.

Glossary of Racial Justice– AGM 2021

After months of work by Margaret Ann Fiskien and an internal CARJ working group, the Racial Justice Glossary was launched at the CARJ AGM on 7 November 2021. The Glossary, is intended to be 'instructive not prescriptive' and support the work of racial justice. It has definitions and descriptions of some 80 words and phrases relating to racial justice.

Ecumenical Cooperation

During the year, CARJ has worked with Richard Reddie, the Director of Justice and Inclusion at Churches Together in Britain and Ireland (CTBI), on a number of matters. CARJ contributed a chapter for a book to mark the 25th Anniversary of Racial Justice Sunday. We participated in their Racial Justice Advocacy Forum, contributing to their Racial Justice Champions Project. And we have helped to plan Racial Justice Sunday 2022. Fr. Phil Sumner a CARJ Trustee, also wrote a sermon for use on Racial Justice Sunday 2022 that was chosen as part of the material for publication

Richard Zipfel

Activities Coordinated from Liverpool Office from April 2021-March 2022

The highlight of the year at the Liverpool project was the Ambassadors Programme. This aimed to equip young people with the skills and attitudes needed to provide leadership in opposing racism in the Church and in wider society.

It was led by Brendan Schmack a former head teacher, OFSTED inspector, CARJ Trustee and Liverpool committee member, in conjunction with Steve Atherton, a former Justice and Peace Co-ordinator of the Liverpool Archdiocese and Liverpool committee member who designed and managed the course.

Twelve young people from St John Rigby RC Sixth Form College in Wigan were recruited to the course and attendance was almost 100%. The project was well worth the effort it took to deliver, and it fitted in well with the aims and objectives of Liverpool CARJ and laid the foundation for the development of confident Catholic leaders of the future.

The programme consisted of twelve two-hour sessions. It also concluded in a three-day visit to London, exploring issues of racism from a variety of perspectives and developing the political skills of the students. The sessions were:

Session 1. Catholic Social Teaching delivered by the Archdiocese of Liverpool Justice & Peace Fieldworker

Session 2. Racism in the Law delivered by a Liverpool Barrister

Session 3. Racism in the Media delivered by a senior lecturer at Liverpool John Moore's University.

Session 4. Public Speaking Skills – delivered by a professional speech coach.

Session 5. (a) The Passage of Legislation Through the House of Commons and the House of Lords delivered by the Parliament Engagement Education Officer (b) Campaigning Skills delivered as above.

Session 6. Catholic Social Teaching 2, delivered by Archdiocese of Liverpool Justice & Peace Fieldworker and a presentation on Servant Leadership delivered by the Principal of St John Rigby College.

Session 7. The Roots of Anti-Semitism delivered by a senior lecturer from Liverpool John Moore's University

Session 8. Colonialism & Race - a visit to the British Museum.

Session 9. A guided tour of both Houses of Parliament.

Session 10. A workshop on: (a) Democratic Lobbying Skills and (b) a Comparison Between the First-past-the-post and Proportional Representation Electoral Systems.

Session 11. A two-hour walking tour of the City of London to reflect on the Winners and Losers from Colonialism.

Session 12. A celebration event and the presentation of the award 'Ambassador for Racial Justice' to the student-participants. Bishop Tom Neylon of the Liverpool Archdiocese presented the certificates.

Liverpool continues the weekly after-school sessions run by the Project Worker Dale Bradshaw, at the Belvidere Women's Centre and at Yates Court Family Centre and the associated summer holiday programme. One of the highlights of these sessions were the ceramic tiles designed by the young people and now mounted and displayed in the entrance halls of each of the homes.

These showed self-portraits of the faces of the children in response to COVID. The Belvidere Centre display was opened by Lord Mayor of Liverpool Joanne Anderson and the Yates Court design was for a period displayed in the Knowsley Town Hall in Prescot.

Another initiative was working in Huyton with the Parish of St Agnes and their inspirational Parish Priest Fr Anton Fernandopulle as they developed their Parish Racial Justice Group. The group was inspirational and soon developed their own momentum.

During the year we strengthened our Liverpool Committee with the addition of Catherine Bickerton and Fr Terry Madden and Fr Charles Obanya from the Liverpool inner city parish of St. Vincent's. In addition Steve Atherton the recently retired Justice and Peace Coordinator of the Liverpool Archdiocese joined us.

Bill Chambers

Independent examiner's report to the trustees of the Catholic Association for Racial Justice

I report to the trustees on my examination of the accounts of the Catholic Association for Racial Justice for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Subarna Banerjee

Relevant professional qualification or membership of professional bodies: ACA with the Institute of Chartered Accountants in England and Wales

Address: 24 Lynmouth Road, London N2 9LS Date 30 January 2023

Statement of Financial Activities year to 31 March 2022

	Notes	Unrestricted £	Restricted £	2022 Total Funds £	2021 Total Funds £
Income from:					
Donations	1	17,367	-	17,367	49,132
Investment income - bank interest		15	-	15	42
Total income		17,382	-	17,382	49,174
Expenditure on:					
Charitable activities	2	42,322	14,716	57,038	61,662
Total expenditure		42,322	14,716	57,038	61,662
Net expenditure		(24,940)	(14,716)	(39,656)	(12,488)
Net movement in funds	4	(24,940)	(14,716)	(39,656)	(12,488)
Reconciliation of funds					
Fund balances brought forward at 1 April 2021		98,584	78,680	177,264	189,752
Fund balances carried forward at 31 March 2022		73,644	63,964	137,608	177,264

There is no difference between the net movement in funds stated above and the historical cost equivalent.

All of the Association's activities are derived from continuing operations during the above two financial periods.

The Association has no recognised gains and losses other than those shown above and therefore no separate statement of total recognised gains and losses has been presented.

Balance sheet 31 March 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Current assets					
Cash at bank and in hand		111,505		152,375	
Short-term deposits		34,435		34,421	
Debtors	8	450		-	
		<u>146,390</u>		<u>186,796</u>	
Liabilities					
Creditors: amounts falling due within one year	9	(8,782)		(9,532)	
Net current assets			<u>137,608</u>		<u>177,264</u>
Total assets less current liabilities			137,608		177,264
Net Assets			<u>137,608</u>		<u>177,264</u>
The funds of the charity					
<i>Income funds</i>					
Restricted funds			63,964		78,680
Unrestricted funds					
Designated funds	10		2,313		2,313
General funds			71,331		96,271
Total funds			<u>137,608</u>		<u>177,264</u>

Approved and authorised for issue by the trustees and signed on their behalf by:



Ms Yogi Sutton
Trustee

Approved by the Trustees on: 30 January 2023

A charitable incorporated organisation
Registration number 1158338

Statement of cashflows year to 31 March 2022

	notes	2022 £	2021 £
Cash Flows from operating activities			
Net cash used in operating activities	A	(40,871)	(8,107)
cash flows from investing activities			
Bank interest		15	42
Net cash used in investing activities		15	42
Change in cash and cash equivalents in the year		(40,856)	(8,065)
Cash & cash equivalents at 1 April 2021	B	186,796	194,861
Cash & cash equivalents at 31st March 2022	B	145,940	186,796

Notes to the cash flow statement for the year ended 31 March 2021

A Reconciliation of net movement in funds to net cash used in operating activities

	2022 £	2021 £
Net movement in funds (as per the statement of financial activities)	(39,656)	(12,488)
Investment income	(15)	(42)
Increase in debtors	(450)	-
Increase in creditors	(750)	4,423
Net Cash Outflow from operating activities	(40,871)	(8,107)

B Analysis of cash and cash equivalents

	2022 £	2021 £
Cash at bank and in hand	111,505	152,375
Short term deposits	34,435	34,421
	145,940	186,796

Accounting policies year to 31 March 2022

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Association constitutes a public benefit entity as defined by FRS 102.

The Association's donation income in future years is expected to fall as a result of the recent decision of the Catholic Bishops Conference of England and Wales to reduce CARJ's allocation of income arising from Church collections made on Racial Justice Sunday. The trustees are in the process of launching a campaign to mitigate this reduction to ensure that future funding is maintained at a level which is sufficient for future operations.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. There are no significant areas of uncertainty as the Association does not enter into commitments until sufficient funds are accumulated to meet expenditure on any proposed projects. The Association holds all its funds in liquid bank accounts in order to ensure availability for grants arising and the trustees do not consider the potential erosion of funds attributable to inflation is significant. The Association's policy is to utilise funds as soon as suitable projects are identified.

There was a drop in donations during 2021-22. This is an issue that CARJ is looking into and may be due to the general adverse funding climate after the pandemic.

Funds structure

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds are those which the trustees set aside out of unrestricted funds for specific purposes. Expenditure of these funds is consistent with the objectives decided by the trustees.

The unrestricted general fund represents those monies which are freely available for application towards achieving any charitable purpose that falls within the Association's charitable objects.

Accounting policies year to 31 March 2022

Income recognition

All income is recognised once the Association has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when the Association has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the Association is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Association and it is probable that those conditions will be fulfilled in the reporting period. Most income is voluntary in nature and unless there is reasonable certainty that it will be received, it is not recognised in advance of receipt.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Association; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Association to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs, if any, and governance costs are allocated or apportioned to the applicable expenditure headings.

Expenditure comprises the costs of charitable activities and includes expenditure on the various projects undertaken plus associated support and governance costs.

All expenditure is stated inclusive of irrecoverable VAT.

Charitable activities

Costs of charitable activities include project costs, support costs and governance costs.

Governance costs comprise all costs involving the public accountability of the Association and its compliance with regulation and good practice. These costs include those related to the independent examination and legal advice when applicable.

Trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration. Where necessary, trustees are reimbursed for expenses in connection with their duties as trustees.

Accounting policies year to 31 March 2022

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors and provisions are recognised at the amount the Association anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. This conclusion has been reached having regard for the financial impact on the charity of Covid-19.

At the reporting date, the trustees do not consider that there is sufficient uncertainty in any estimates made that would lead to a significant risk of causing a material adjustment to the amounts of assets and liabilities carried forward to the next reporting period.

Notes to the accounts 31 March 2022

1 Donations

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Grants	11,500	-	11,500	40,608
Received from -				
Religious Congregations	2,701	-	2,701	3,771
Individuals	2,239	-	2,239	4,536
Members' subscriptions	177	-	177	217
Other Donations	750	-	750	-
2022 Total Funds	17,367	-	17,367	49,132
2021 Total Funds	28,524	20,608	49,132	

2 Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Direct costs				
Consultants- field work				
London Schools project		445	445	2,625
Travel and office expenses				
Project meetings and other costs				
Liverpool Schools project		4,523	4,523	1,272
Staff costs				
Liverpool Schools project	-	14,001	14,001	14,741
HMRC adjustment	-	(1,460)	(1,460)	-
2022 Direct Costs	-	17,509	17,509	18,638
2021 Direct Costs	2,625	16,013	18,638	
Support costs				
Premises	4,823	-	4,823	2,651
Office administration	3,622	-	3,622	3,037
Communications and publicity	3,855	-	3,855	6,037
Professional fees	-	-	-	
Staff costs				
London office	26,213	-	26,213	28,084
HMRC adjustment	(4,497)	-	(4,497)	-
Other costs	5,482		5,482	3,007
Governance costs (note 3)	19	12	31	208
	39,517	12	39,529	43,024
2022 Total funds	39,517	17,521	57,038	61,662
2021 Total funds	45,641	16,021	61,662	

3 Governance

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Independent Examination	-	-	-	-
Bank Charges	19	12	31	208
2022 Total Funds	19	12	31	208
2021 Total Funds	-	8	8	

4 Net movement in funds

	2022 £	2021 £
This is stated after charging:		
Operating lease		
Land and buildings	4,823	2,651
Staff costs (note 5)	34,257	42,555

5 Staff costs

	2022 £	2021 £
Salaries	39,450	38,805
Social security Costs	-	3,000
Employer's Pension contributions	764	750
HMRC PAYE correction	(5,957)	-
	34,257	42,555

The average number of employees during the year was as follows.

	2022 Number	2021 Number
Liverpool Schools Project	1	1
Support Staff	1	1
	2	2

Notes to the accounts 31 March 2022

5 Staff costs (continued)

No employees had emoluments during the year in excess of £60,000 (2021 - none). The trustees whose names appear on page 3 that act as Officers of the Association consider that they comprise the key management personnel of the Association in charge of controlling, running and operating it on a day to day basis. None of these trustees received any remuneration from the Association (see also note 6).

6 Trustees' remuneration

None of the trustees received any remuneration in respect of their services during the year (2021 - £nil). During the year, £106.47 out of pocket travel or other expenses were reimbursed to one trustee (2021 £nil to no trustees).

7 Taxation

The Catholic Association for Racial Justice is a registered charitable incorporated organisation and is, therefore, not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

8 Debtors

	2022	2021
	£	£
Staff Advances	450	-
	450	-

9 Creditors: amounts falling due within one year

	2022	2021
	£	£
PAYE	7,163	8,306
Accrued expenditure and other creditors	1,619	1,226
	8,782	9,532

Notes to the accounts 31 March 2022

10 Designated Funds

The income funds of the Association also include designated funds comprising the following unexpended balances of grants and donations to be applied for purposes which the trustees have identified.

	At 1 April 2021	Income	Expenditure	Transfer between funds	At 31st March 2022
	£	£	£	£	£
Travellers' and Urban Networks	2,313	-	-	-	2,313
	2,313	-	-	-	2,313

London Schools

This fund has been designated to fund the Association's work with schools and young people in England and Wales to raise awareness and support high aspiration.

Travellers' and Urban Networks

This fund is intended to fund and support meetings and communications amongst Catholics and those of other faiths and none, to counter discrimination against Traveller communities and to promote their equality.

11 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total 2022
	£	£	£
Fund Balances at 31 March 2022 are represented by:			
Current assets	82,426	63,964	146,390
Creditors: amounts falling due within one year	(8,782)	-	(8,782)
	73,644	63,964	137,608

CATHOLIC ASSOCIATION FOR RACIAL JUSTICE

England & Wales - Charity number 1158338

Accounts



Catholic Association for Racial Justice Annual Report 31 March 2021

Charity Registration Number 1158338

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Legal and administrative information

Trustees:

Ms Yogi Sutton* (reappointed 7 November 2020)

Ms Nikki Petch* (reappointed 7 November 2020)

Mr Malcolm Forster

Professor Protasia Torkington

Mr Richard Zipfel*

Deacon Joseph Baffour Awuah*

Fr Phil Sumner (reappointed 7 November 2020)

Mr Melvin Lyons

Suddie Komba-Kono (reappointed 7 November 2020)

*These trustees also act as Officers of the Association

Trustees named on this page, denoted as “officers”, carry out the functions required of key management. These trustees receive no remuneration for these duties.

Principal office 9 Henry Road. London. N4 2LH

Charity registration Number 1158338

Independent examiner S Banerjee BSc (Econ) ACA
24 Lynmouth Road
London
N2 9LS

Legal and administrative information Contd

Principal bankers Lloyds Bank plc
Victoria House
Southampton Row
London WC1B 5HR

HSBC Bank Plc
55 Above Bar Street
Southampton SO14 7DS

Solicitors Russell-Cooke
2 Putney Hill
London SW15 6AB

Introduction

The Catholic Association for Racial Justice is a charitable incorporated organisation, registered with the Charity Commission on 26 August 2014. The general administration of the Association is located at Manor House in North London.

Principal aims and activities

The aims of the Association are to work within the Catholic Church and the community at large towards the elimination of discrimination and the promotion of equality of opportunity and good relations between persons of different racial groups by such means as are charitable and consonant with the Catholic faith.

Governance, structure and management Constitution

The Association is governed by its constitution which was adopted when it registered with the Charity Commission and is registered under the Charities Act 2011 Charity Registration No. 1158338.

Trustees and organisation

The trustees decide on the policies and strategy for the Association to achieve its objects and delegate appropriate responsibilities to staff and to members who voluntarily accept specific areas of responsibility.

Trustees who were in office at the date on which this report was signed are listed on page 3.

Trustees' responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the Association's financial activities during the year and of its financial position at the end of the year. In preparing accounts giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy the financial position of the Association and which enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of its Principal Aims and Constitution. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk management

The Trustees believe they are aware of the major risks to which the Association is exposed and that controls are in place to mitigate them.

Activities and public benefit, future objectives

The trustees have had regard to Public Benefit Guidance issued by the Charity Commission.

Chair's Introduction

Dear members and friends. We have had an exceptionally busy year as you will read in this annual report.

A great number of our meetings, conferences and training sessions have been virtual. This meant that even with the pandemic restrictions, we were able to meet with a number of schools, two seminaries, CSAN, CAFOD, NBCW, J&P groups and other organisations. In the last month we managed a session on Critical Race Theory and another on School Exclusions and alternative educational accommodation.

We successfully, with the help of Citizens UK, trained fourteen young people as Christian Racial Justice Ambassadors. This we hope to repeat with schools country-wide in the coming year.

We are planning zoom meetings on the Synodality process which Pope Francis is keen for the church to be engage in. Details of this and all other CARJ events and workshops will be available on the CARJ website www.carj.org.uk.

Currently we all know that Racial Justice is truly on the agenda. There is much to do and CARJ have taken this 'bull by the horns', thanks to all our trustees and workers. It was with sadness that we said goodbye to Melvyn Lyons one of our Trustees who did so much but had to resign because of work commitments. A very special thanks to Richard Zipfel for being a significant driving force, to Fr Philip Sumner and Margaret-Ann Fisker especially in our training sessions, thanks also to Suddie Kombo-Kono, Nikki Petch, Deacon Joseph Baffour-Awuah, Malcolm Forster, and Protasia Torkington for their ongoing help and support. We have an active group led by Bill Chambers in Liverpool whom we thank. In the background, organising and making sure all goes to plan is our administrator, Gloria Oham. A very big thank you to Gloria.

Lastly but very importantly, our heartfelt thanks to our membership and friends for all your encouragement, support and prayers.

May I ask you to read all the reports for a fuller picture of all that was accomplished this past year. We ask for your continued interest and also to introduce CARJ to your family and friends.

God bless you all.

Yogi Sutton.

A handwritten signature in black ink that reads "yogi sutton". The signature is written in a cursive, lowercase style.

Chair CARJ

London Activities carried out up to 31st March 2021

The CARJ Traveller Support Network met on 2 March 2020 and dealt mostly with two Government initiatives relating to GRT Communities - a National Strategy and a Consultation on Criminalising Unauthorised Encampments. Shortly after the meeting CARJ published a Briefing which discussed these two initiatives.

In late April, CARJ sent a complaint to OFCOM regarding the *Dispatches* Programme – ‘The Truth About Traveller Crime’ - broadcast on 16 April.

The Network then held Zoom Sessions in June, September and December 2020 and in March 2021. The meetings explored concern for GRT communities during Covid 19 relating to health, education, utilities, evictions and sacramental preparation. They also discussed the EU Settlement Scheme, the forthcoming Census 2021 and the Police Powers and Protections Bill which could criminalise unauthorised encampments.

Fr Dan Mason, Sr Philomena Purcell and others from the CARJ Network have been attending Zoom Sessions by the Churches Network on Gypsy, Traveller and Roma (CNGTR). CNGTR is an ecumenical network to support Gypsies, Travellers and Roma. On 12 February 2021, a few people from the CARJ Travellers Network delivered a Webinar on behalf of CNGTR on ‘Pastoral Ministry to Irish Travellers’.

The CARJ Urban Network held a Zoom Session on 25 March 2020. The Session was led by Ed Cox and addressed the issues of ‘Northern Towns, Cities, Regions and the North South Divide’. The Urban Network held another Zoom Session on 29 July 2020. There were two main themes: ‘the call for a race equality strategy for the UK’ and the proposed ‘review of Catholic organisations and institutions in England and Wales.’ These discussions highlighted two documents which may be important for our future work: Ethnicity, Race and Inequality in the UK from the Runnymede Trust (2020) and Serving a Multi-Ethnic Society from the Catholic Bishops Conference (1999)

Schools and Young People

With support from CAFOD’s Development Education Fund, CARJ offered a series of six Workshops on ‘Diversity, Inequality and Racism in the UK – A Challenge for Catholic Education.’ The Workshops dealt with history, literature, Social Studies, Religious Education, Cultural Awareness, language, identity, belonging and the life of the school. The first four workshops took place during September - December 2020 and the final two workshops took place in January 2021.

During the year, CARJ provided presentations and INSET sessions for a number of schools and education services.

A University Lecturer approached CARJ asking us to participate in a new course on the History of English and Irish Catholic involvement in colonialism (1450-1776). Students on this course will be preparing educational materials for schools. CARJ will be helping students make the history available to schools.

Within the time frame of this report, a group from CARJ were planning to deliver all day workshops to seminarians at Oscott and Allen Hall for May and June 2021

Caste Discrimination UK

CARJ continues to meet regularly with the Christian Network Against Caste Discrimination (CNACD). They are trying to raise funds for a UK Dalit Desk, and they prepared a Webinar for June 2021

CARJ and Covid 10

On 24 April 2020, CARJ published a Briefing which highlighted ‘the growing concern over the disproportionate numbers of Black, Asian and Minority Ethnic (BAME) people who are affected by the corona virus.’ Following that Briefing, a letter from Mrs Yogi Sutton was circulated to Catholic MPs and Peers and then more widely.

George Floyd, Policing and Institutional Racism

On 3 June 2020, CARJ produced a Briefing on ‘Police, Black People and Racial Justice.’ The Briefing traced the history of the Scarman Inquiry, the Gifford Inquiry, the death of Stephen Lawrence and the Macpherson Report which finally accepted the reality of ‘institutional racism’.

CSAN Network Meeting

CARJ led a Session for the CSAN Network meeting on 13 October 2020 on ‘Advancing Racial Justice.’

CARJ AGM

CARJ held its 2020 Annual General Meeting on 7 November 2020 on Zoom. The speaker was Fr Azariah France-Williams, author of *Ghost Ship: Institutional Racism and the Church of England*. Fr Azariah raised questions with and answered questions from Catholic friends about their hope to encourage fellow Catholics to consider ‘Institutional Racism in the Church’. He spoke movingly about his own upbringing in a Catholic school where his being feted for achievement by the school authorities only made his life more difficult with the racist bullies. He spoke too of the changing face of racism and the frequent microaggressions experienced by black people being like a toxic air that seriously damages those who must breathe it. And he spoke of the different ways that the systems in place in the institutions of the Church in this country negatively impact on black people. Those present were fully engaged by Fr. Azariah and found considerable common ground with him.

National Board of Catholic Women (NBCW)

CARJ organised a Racial Justice Training Zoom Session for approximately 30 members of NBCW on 12 February 2021. Margaret-Ann Fiskin, Yemesi Corinaldi and Josephine Namusisi-Riley made presentations followed by discussion. A similar session was later offered to two other NBCW groups.

FaithJustice

On 4 March 2021, CARJ led a Webinar on ‘Racism’ for FaithJustice, a recently established organisation working with young adults 18 – 30. Margaret-Ann Fiskin spoke of racism, language and how to have creative conversations about race. Josephine Namusisi Riley spoke about her ‘white allies’ project – an alternative approach to tackling racism.

Fr Richard Nesbitt at White City Parish produced a pamphlet of his conversations with Black Parishoners – ***Rooting Out Racism from Our Parish***. CARJ purchased copies of the pamphlet and made them available both on-line and in hard copy..

Catholic Social Thought

CARJ is interested in exploring the implications of recent papal and synodal documents for the struggle for racial justice. The Final Document of the Amazon Synod, the recent Papal Encyclical Fratelli Tutti and Let Us Dream - the book by Austen Ivereigh in conversation with Pope Francis - these all seem relevant to CARJ and the work for racial justice. We especially want to reflect further on: the process of listening and discernment, synodality, dialogue, a new kind of politics, cultural adaptation of the mission and ministry of the Church, the importance of popular movements, and how the wisdom coming through these documents might influence those who are involved in the struggle for racial justice.

The reflection suggested above began in the form of **two articles by CARJ for the Centre for Catholic Social Thought and Practice at Durham**: ‘The Winding Road to Racial Justice’ was posted on the Centre’s website in July 2020 and ‘Fratelli Tutti and the Struggle for Racial Justice’ was posted on the site in January 2021.

Ecumenical work with Churches Together in Britain and Ireland (CTBI) and Churches together in England (CTE)

During the year, CARJ worked with Richard Reddie, the Director of Justice and Inclusion at Churches Together in Britain and Ireland (CTBI) on a few important initiatives. CTBI are preparing to launch a book – Race for Justice – to mark the 25th Anniversary of Racial Justice Sunday (RJS). CARJ has contributed a Chapter on the history of the Catholic Community’s work for racial justice since 1970. CARJ will also be represented on a new CTBI Racial Justice Advocacy Forum.

In relation to Churches together in England (CTE), CARJ will be represented on the CTE Racial Justice Working Group.

Liverpool Activities carried out up to 31st March 2021

This report covers a period entirely within the time frame of the Covid-19 pandemic.

At the start of lockdown in March 2020 all partner schools and shelters closed and went into a full lockdown not allowing any external people to visit their premises. The main work at the schools comprised running the Circle of Voices Gospel Choir and other musical instrument tuition. This, sadly, was a key activity banned during COVID times because of the potential for the spread of the disease by airborne droplets.

This prevented CARJ staff and volunteers from working physically in any way with the schools.

Family Shelter Activities

With no schooling it soon became clear that children living in the shelters needed support with their home learning.

Working with the Family Support Worker (Sue) from the Belvidere Shelter, our CARJ project worker (Dale) immediately started to prepare homework packages for 14 children (age range 5 to 14 years mixed gender). Dale prepared these packages at home and emailed them to the support worker (Sue). She would print the work and distribute it to each child. Once completed the work was scanned and sent back to Dale for marking, he then marked the work and gave appropriate feedback to each child. At times when the lock down was eased he was able to drop off and collect completed homework from both shelters.

During the summer months he continued with schoolwork due to the school time which had been lost by many children. In addition, he organised a small art competition, supporting the NHS, and the completed artwork was displayed at Alder Hey Children's Hospital.



Workers at Alder Hey Displaying the works of art

In order to support the children with their homework needs Dale set up a Google Classroom facility. Using this he set homework for groups or individual children and posted it on Google Classroom. Children completed their homework and sent it back to him for marking and feedback remotely and safely. To supplement our funds CARJ received £520 from the shelters for this support.

During the 2nd lockdown Dale was not allowed to visit the shelters, so with the help of the family support worker, in addition to his homework and classwork support he organised additional bubble art and written projects activities for the following half term.



Art about the Covid Bubble

Children made Bubble Art artwork similar to that above, displaying a picture of everyone in their household bubbles. Once completed they were put on display in both shelters.

Written projects for older children, helped maintain their focus on schoolwork. This was helpful to the older children as many of them were preparing exam coursework.

During the Covid-19 period Dale has worked alone. The volunteers have been rested either because they lack access or expertise to use the IT technology or because they are pregnant, act as carers to vulnerable family members or are vulnerable themselves because of their age or disability. Dale's input has also helped release the Family Support Worker to carry out other additional functions.

We received the following email from Claire Smith, Project Manager at Yates Court Family Centre:

"I am just completing a number of reports and realised how much support was offered to our young people in terms of educational support throughout 2020. This has definitely had an impact on the mental wellbeing of our young people and given them a good distraction from their fears."

I just wanted to say thank you for your ongoing commitment during these difficult times and look forward to finding new ways of supporting the children with their education.”

The Ambassador Programme

During this reporting period the Committee of CARJ Liverpool has worked on planning a Young Person’s Ambassador Project. This initiative is led by Brendan Schmack who has established a link with St John Rigby 6th Form College. It is hoped to start the project in the 2021 Autumn term with up to 12 young ambassadors.

St Agnes Parish Link

Following a request to CARJ Head Office by Fr Anton the Parish Priest of St Agnes, Huyton, for help establishing a parish racial justice group, Liverpool CARJ offered its assistance to the parish. The Parish has a long and successful history of working with less advantaged communities particularly overseas. This is achieved annually by sending parish groups comprising up to 15 volunteers to work with childrens’ homes in Romania and Surinam. The parish is keen to develop their work in the three parish primary schools and in the wider parish. This, like the Ambassador programme, will comprise an important part of our work in the year 2021-22.

Liverpool Committee

During 2020-1 one of our trustees, Sally Croughan who helped with funding applications, died. She will be greatly missed.

We have refreshed our local committee with the appointment of Steve Atherton, formerly Justice and Peace Officer of the Liverpool Archdiocese, Father Charles Obanya and Father Terry Madden of the White Fathers Parish in the Chinatown Parish of inner-city Liverpool and Catherine Bickerton. We look forward to their contributions.

Professor Bill Chambers

Chair Liverpool Branch of CARJ

Independent examiner's report to the trustees of the Catholic Association for Racial Justice

I report to the trustees on my examination of the accounts of the Catholic Association for Racial Justice for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: Subarna Banerjee

Relevant professional qualification or membership of professional bodies: ACA with the Institute of Chartered Accountants in England and Wales

Address: 24 Lynmouth Road, London N2 9LS Date: 31 January 2022

Statement of Financial Activities year to 31 March 2021

	Notes	Unrestricted £	Restricted £	2021 Total Funds £	2020 Total Funds £
Income from:					
Donations	1	28,524	20,608	49,132	32,398
Investment income - bank interest		42	-	42	210
Total income		28,566	20,608	49,174	32,608
Expenditure on:					
Charitable activities	2	46,442	15,220	61,662	74,409
Total expenditure		46,442	15,220	61,662	74,409
Net (expenditure) / income		(17,876)	5,388	(12,488)	(41,801)
Net movement in funds	4	(17,876)	5,388	(12,488)	(41,801)
Reconciliation of funds					
Fund balances brought forward at 1 April 2020		116,460	73,292	189,752	231,553
Fund balances carried forward at 31 March 2021		98,584	78,680	177,264	189,752

There is no difference between the net movement in funds stated above and the historical cost equivalent.

All of the Association's activities are derived from continuing operations during the above two financial periods.

The Association has no recognised gains and losses other than those shown above and therefore no separate statement of total recognised gains and losses has been presented.

Balance sheet 31 March 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Current assets					
Cash at bank and in hand		152,375		160,481	
Short-term deposits		34,421		34,380	
		<u>186,796</u>		<u>194,861</u>	
Liabilities					
Creditors: amounts falling due within one year	8	(9,532)		(5,109)	
		<u></u>		<u></u>	
Net current assets			<u>177,264</u>		<u>189,752</u>
Total assets less current liabilities			177,264		189,752
Net Assets			<u>177,264</u>		<u>189,752</u>
The funds of the charity					
<i>Income funds</i>					
Restricted funds			78,680		73,292
Unrestricted funds					
Designated funds	9		2,313		2,313
General funds			96,271		114,147
Total funds			<u>177,264</u>		<u>189,752</u>

Approved by the trustees and signed on their behalf
by:



Ms Yogi Sutton
Trustee

Approved by the Trustees on: 31st January 2022

A charitable incorporated organisation Registration
number 1158338

Statement of cashflows year to 31 March 2021

	notes	2021 £	2020 £
Cash Flows from operating activities			
Net cash used in operating activities	A	(8,107)	(39,996)
cash flows from investing activities			
Bank interest		42	210
Net cash used in investing activities		42	210
Change in cash and cash equivalents in the year		(8,065)	(39,786)
Cash & cash equivalents at 1 April 2020	B	194,861	234,647
Cash & cash equivalents at 31st March 2021	B	186,796	194,861

Notes to the cash flow statement for the year ended 31 March 2021

A Reconciliation of net movement in funds to net cash used in operating activities

	2021 £	2020 £
Net movement in funds (as per the statement of financial activities)	(12,488)	(41,801)
Investment income	(42)	(210)
Decrease in debtors	-	-
Increase in creditors	4,423	2,015
Net Cash (Outflow) / inflow from operating activities	(8,107)	(39,996)

B Analysis of cash and cash equivalents

	2021 £	2020 £
Cash at bank and in hand	152,375	160,481
Short term deposits	34,421	34,380
	186,796	194,861

Accounting policies year to 31 March 2021

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Association constitutes a public benefit entity as defined by FRS 102.

The Association's donation income in future years is expected to fall as a result of the recent decision of the Catholic Bishops Conference of England and Wales to reduce CARJ's allocation of income arising from Church collections made on Racial Justice Sunday. The trustees are in the process of launching a campaign to mitigate this reduction to ensure that future funding is maintained at a level which is sufficient for future operations.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. There are no significant areas of uncertainty as the Association does not enter into commitments until sufficient funds are accumulated to meet expenditure on any proposed projects. The Association holds all its funds in liquid bank accounts in order to ensure availability for grants arising and the trustees do not consider the potential erosion of funds attributable to inflation is significant. The Association's policy is to utilise funds as soon as suitable projects are identified.

Funds structure

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds are those which the trustees set aside out of unrestricted funds for specific purposes. Expenditure of these funds is consistent with the objectives decided by the trustees.

The unrestricted general fund represents those monies which are freely available for application towards achieving any charitable purpose that falls within the Association's charitable objects.

Accounting policies year to 31 March 2021

Income recognition

All income is recognised once the Association has entitlement to the income, it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are recognised when the Association has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the Association is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Association and it is probable that those conditions will be fulfilled in the reporting period. Most income is voluntary in nature and unless there is reasonable certainty that it will be received, it is not recognised in advance of receipt.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Association; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Association to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs, if any, and governance costs are allocated or apportioned to the applicable expenditure headings.

Expenditure comprises the costs of charitable activities and includes expenditure on the various projects undertaken plus associated support and governance costs.

All expenditure is stated inclusive of irrecoverable VAT.

Charitable activities

Costs of charitable activities include project costs, support costs and governance costs.

Governance costs comprise all costs involving the public accountability of the Association and its compliance with regulation and good practice. These costs include those related to the independent examination and legal advice when applicable.

Trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration. Where necessary, trustees are reimbursed for expenses in connection with their duties as trustees.

Accounting policies year to 31 March 2021

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors and provisions are recognised at the amount the Association anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. This conclusion has been reached having regard for the financial impact on the charity of Covid-19.

At the reporting date, the trustees do not consider that there is sufficient uncertainty in any estimates made that would lead to a significant risk of causing a material adjustment to the amounts of assets and liabilities carried forward to the next reporting period.

Notes to the accounts 31 March 2021

1 Donations

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Grants	20,000	20,608	40,608	29,549
Received from -				
Religious Congregations	3,771	-	3,771	130
Individuals	4,536	-	4,536	2,579
Members' subscriptions	217	-	217	25
Other Donations	-	-	-	115
2021 Total Funds	28,524	20,608	49,132	32,398
2020 Total Funds	2,849	29,549	32,398	

2 Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Direct costs				
Consultants- field work				
Liverpool Music project	-	-	-	3,438
Liverpool Schools project	-	-	-	-
London Schools project	2,625	-	2,625	4,454
Travel and office expenses				
Liverpool Schools project	-	-	-	-
London office	-	-	-	617
Project meetings and other costs				
Liverpool Schools project	-	1,272	1,272	3,318
Staff costs				
Liverpool Schools project	-	14,741	14,741	13,866
2021 Direct Costs	2,625	16,013	18,638	25,693
2020 Direct Costs	5,071	20,622	25,693	
Support costs				
Premises	2,651	-	2,651	5,562
Office administration	3,037	-	3,037	6,134
Communications and publicity	6,037	-	6,037	5,179
Professional fees	-	-	-	205
Staff costs				
London office	28,084	-	28,084	26,047
Other costs	3,007	-	3,007	5,380
Governance costs (note 5)	200	8	208	209
	43,016	8	43,024	48,716
2021 Total funds	45,641	16,021	61,662	74,409
2020 Total funds	53,702	20,707	74,409	

Notes to the accounts 31 March 2021

3 Governance

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Independent Examination	-	-	-	100
Bank Charges	-	8	8	109
2021 Total Funds	-	8	8	209
2020 Total Funds	124	85	209	

4 Net movement in funds

	2021 £	2020 £
This is stated after charging:		
Operating lease		
Land and buildings	2,651	5,562
Staff costs (note 5)	42,555	42,750

5 Staff costs

	2021 £	2020 £
Salaries	38,805	39,000
Social security Costs	3,000	3,000
Employer's Pension contributions	750	750
	42,555	42,750

The average number of employees during the year was as follows.

	2021 Number	2020 Number
Liverpool Schools Project	1	1
Support Staff	1	1
	2	2

Notes to the accounts 31 March 2021

5 Staff costs (continued)

No employees had emoluments during the year in excess of £60,000 (2020 - none). The trustees whose names appear on page 3 that act as Officers of the Association consider that they comprise the key management personnel of the Association in charge of controlling, running and operating it on a day to day basis. None of these trustees received any remuneration from the Association (see also note 6).

6 Trustees' remuneration

None of the trustees received any remuneration in respect of their services during the year (2020 - £nil). During the year, £nil out of pocket travel or other expenses were reimbursed to eight trustees (2020 £1,409.66 to five trustees).

7 Taxation

The Catholic Association for Racial Justice is a registered charitable incorporated organisation and is, therefore, not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

8 Creditors: amounts falling due within one year

	2021	2020
	£	£
PAYE	8,306	3,605
Accrued expenditure and other creditors	1,226	1,504
	9,532	5,109

Notes to the accounts 31 March 2021

9 Designated Funds

The income funds of the Association also include designated funds comprising the following unexpended balances of grants and donations to be applied for purposes which the trustees have identified.

	At 1 April 2020	Income	Expenditure	Transfer between funds	At 31st March 2021
	£	£	£	£	£
Travellers' and Urban Networks	2,313	-	-	-	2,313
	2,313	-	-	-	2,313

London Schools

This fund has been designated to fund the Association's work with schools and young people in England and Wales to raise awareness and support high aspiration.

Travellers' and Urban Networks

This fund is intended to fund and support meetings and communications amongst Catholics and those of other faiths and none, to counter discrimination against Traveller communities and to promote their equality.

10 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total 2021
	£	£	£
Fund Balances at 31 March 2021 are represented by:			
Current assets	108,116	78,680	186,796
Creditors: amounts falling due within one year	(9,532)	-	(9,532)
	98,584	78,680	177,264