

**MANDINGO UNION UK AND IRELAND CIO ANNUAL
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**



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Trustees

MAIMUNATA KEBBAY
MARIAMA SERRAY
SANNOH
MOHAMED KEBBAY
MOHAMED TUNKARA

Chair

MAIMUNATA
KEBBAY

Charity Number

1174401

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LONDON

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The trustees submit their annual report and the financial statements of MANDINGO UNION UK AND IRELAND CIO (the charity) for the year ended 31 MARCH 2024. The trustees confirm that the annual report and financial statements comply with the current statutory requirements of the charity 's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in December 2005.

Status

The charity is constituted as a Trust Deed dated 29 August 2017 and registered in England and Wales with charity number 1174401.

Appointment of Trustees

Trustees are appointed under the terms of the trust deed. There was no change in the membership of the Board of Trustees during the year under review.

Policies adopted for the induction and training of new trustees

The trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations.

The induction process for the newly appointed member of the board of trustee usually comprises an initial meeting with the Chair and other Trustees, followed by short meetings with the other trustees on the powers and responsibilities of the trustees.

Organisational structure and decision making

The charity is organised so that the trustees can meet regularly to manage its affairs. All major decisions are collectively taken by the trustees. The trustees are unpaid, and details of any related party transactions are disclosed as applicable in the notes to the account. The Chair manages the day-to-day administration of the charity.

Related Party Relationships

The Mandingo Union UK and Ireland CIO in England collaborates with agencies in the UK, and Sierra Leone to support vulnerable people of a Particular Ethnic Or Racial Origin to provides Other Finance Services Charitable Activities.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to operations and finances of the charity and are satisfied that the systems are in place to mitigate our exposure to the major risks.

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SECTION I

INTRODUCTION

Mandingo Union (the "Union") was established in the UK in 2014 and registered as a charity on 29 August 2017. The main aim of the Union was to promote social inclusion, to relieve the needs of socially and economically deprived communities through the provision of social and recreational facilities and cultural events. The Union has also been working very hard to foster unity, cooperation, progress, and prosperity amongst people of the Mandingo ethnic community living in the UK and Ireland. It is also the objective of the Union to raise awareness and providing solutions to the various barriers and challenges that are holding people from the Mandingo ethnic community behind and preventing them from achieving their personal and professional goals. Over the past nine years since our establishment, the organisation has grown from strength to strength making deeper and wider impact on people from the Mandingo ethnic community as well as other members of the public through our welfare support programmes.

Particularly, the Union has been organising workshops, cultural events, social spaces that allow members to meet and discuss and exchange ideas on how to overcome their daily challenges. The Union has made extensive connections with local authorities, voluntary and community groups, and other service providers across various Boroughs in England with the aim of engaging mainstream institutions and service providers to cater for its members in their service design and provision. Relieving its members and beneficiaries in the UK and in Sierra Leone from financial hardship is also an important objective of the Union. Over the years, it has worked towards achieving this objective by providing direct financial aid to individuals and families in financial hardship and other difficult moments. Through its network of connections, the Union also refers its members and beneficiaries and support them in accessing the right social benefits, including Universal Credit, Housing Benefit, and health and social care related services.

The Union also provides interpreting and translation services free of charge to people from the Mandingo ethnic community living in the UK who struggle to understand and/or speak English because they came from a French-speaking country and are in need of accessing mainstream public services. Further, the Union provides support to individuals and families going through difficulties including bereavement, marital separations, divorce, mental health, and related problems. Additionally, the Union also has community development projects in Sierra Leone geared towards economic empowerment.

Vision

Our vision is to empower the Mandingo Community in the UK with the right skills, knowledge, capabilities, and resources needed to actively participate and compete in the labour market and contribute immensely to the UK economy. We aim to continue providing suitable and tailored support to individuals and families struggling with multiple barriers and provide them with the tools to overcome those barriers and thrive.

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Mission

Our mission is to build a strong, cohesive, resilient, and thriving Mandingo Community in the UK and in Sierra Leone. As a charitable organisation that emerged from the Mandingo Community and for the Mandingo Community, we have used our links and connections to mobilise the human resources we need to support our community beneficiaries and make the impacts we design our organisation to achieve.

Our community is critical to our success. They help shape our priorities, their commitment, determination, expertise, and perspective are valuable resources to our membership, staff, and volunteers, and they increase our effectiveness and impact. We also need our community's support to maintain a sustainable funding base for our work. We constantly connect and engage with our community to make a positive, lasting change.

We work towards achieving our vision in the following ways:

Food Security

We work towards achieving this goal by empowering farmers with seeds and modern machinery that makes farming less labour intensive, productive, and fashionable. We encourage young people to take to farming by providing them with incentives and promote farming as a lucrative and honourable economic activity.

Economic Security

This is linked with our agricultural promotion as we encourage traders within the areas of our operation to work hand-in-hand with farmers to add value to their products through packaging and sell in the open market. By doing this, we are not only ensuring food security but also sustaining economic security in the areas where we operate.

Gender Equality

We discovered that gender disparity in education within the Mandingo Community both in the UK and Sierra Leone is a serious problem. This is linked with long-standing Mandingo traditional beliefs that education is only meant for men while women are permanently assigned to doing domestic chores and looking after their husbands, bear children, and take care of the home. We are committed to change this view and the attitude towards women and promote girls' education within the community through awareness raising that highlights the benefits of educating girls.

Health Security

Health inequality and exclusion is also a very serious problem for our community both in the UK and in Sierra Leone. While we do not intend to provide health services, we note that there are a number of organisations within our community that are doing fantastic work in the health and social care sector. Our aim is to support these organisations to get the resources they need to support our community members and refer any health-related problems that affects our community members.

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Introduction from the Chair

I am extremely proud of the work of Mandingo Union as set out in this report. Even to remain intact as viable organisation is quite an achievement in these trying times. This is all because what we lack in financial resources we have in abundance in passion, will power and determination to succeed in our mission to help humanity.

Thanks to the fact that we are blessed with dedicated members who have been willing and happy to sacrifice their time, various skills, and meagre financial resources to keep the organisation strong and healthy. They supported us unflinchingly with time, expertise, and financial resources with lots of love and passion.

I am delighted to report that in the last five years our projects have been hugely successful despite the challenges. We have been able implement a feeding project to most of our vulnerable people in Sierra Leone who couldn't afford food by providing food supply and cash throughout the Muslim month of Ramadan to the most remote areas of Sierra Leone, we have also offered scholarships to homeless kids between the ages of 13-18 years to re-admitted back into education. In the UK we have helped so many families struggling with funeral expenses during bereavement to the family.

We have made considerable strides in the various areas of community empowerment considering the fact that we don't have access to any sort of funding from external sources. Our only resources come from voluntary contributions from our members to support these projects. Mandingo Union is a broad term embracing anyone with some Mandingo connection other than birth, like marriage, adoption, guardianship and long-standing friendship. Membership is therefore open to all our Mandingo brothers and sisters and in the UK and Ireland coming from all over West Africa; to all descendants of Mandingos including anyone who loves and respect or have long standing social and communal ties with Mandingos and their culture.

This means pretty much anyone who wishes to associate with us, become our friends and help us achieve our goal in sharing the beauty of our culture and advancement of our people. So, everyone is welcome to join. These challenges have been exacerbated by the outbreak of COVID19 which prevented us from continuing with our planned fundraising activities. As a resilient organisation, we will continue to support our community despite the numerous difficulties we face.

Ibrahim Sheriff



Chairman of the Mandingo Union UK&I

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SECTION II

STRATEGIC REPORT

How we raised and spent the funds we were given

Income

Our work is supported by charitable donations, fundraising activities, and grants.

In 2024 -2025 financial year, we generated total voluntary income of **£9,999.98**. Total expenditure was **£19,639**. We had net outgoing resources in 2024/25 of **£19,639**. The main source of our income was fundraising activities in the form of "Dinner and Dance", cultural celebration activities, welfare support contributions, and membership contributions, comprising **£9,999.98**.

Expenditure

We spent **£19,639** in 2024/25 on the following projects and programs:

Percentage being 15% was spent on meetings management activities.

Percentage being 50% was spent on events and cultural celebrations.

Percentage being 11% was spent on welfare support.

Percentage being 10% was spent on overseas projects.

We have an internal policy of ensuring no more that 15% of our income is spent on charitable activity relating to the cost of effectively, efficiently, and compassionately benefitting our beneficiaries. Currently, there are no direct people costs as the charity is managed by volunteers.

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How your money was spent

We incurred support and management costs of £400 during the year. These costs relate to audit fees, professional fees, license fees, and compliance costs. The cost of raising funds was a further £28K of total spending.

Thank You

Members, volunteers, donors, organisations, and partners have enabled the Madingo Union to support many people in hardship as well as our elderly, disabled, young people, and other vulnerable members of our beneficiary community deserving of our intervention.

Beneficiaries who have received this support and felt the impact of our intervention directly often ask us to share their genuine thanks with those who make it possible, the active members who contribute regularly to the charity, the volunteers who give their time, money, and other resources, and the donors and organisations who have chosen to give through the Madingo Union. On behalf of all of them and from the Madingo Union, we say thank you to all of you.

Individuals, organisations, agencies, community groups and religious places of worship have helped those in need to access our support through signposting and direct referrals. Additionally, our work is strengthened by partners, and we look forward to building upon existing relationships and forging new ones in 2023 and beyond.

Together, we have achieved genuine change, helping deprived communities across England cope with hardship and help strengthen their resilience through the support we provide.

Plans for the future

It remains our commitment to promote the objectives of the Madingo Union. We therefore strive to provide the tools, resources, and support systems needed for our beneficiaries to cope with hardship they face and strengthen them to overcome those challenges.

Our members and supporters can be confident that their contributions and donations reach the individuals eligible for our intervention. All contributions and donations received in 2023/24 will be used to fund our projects and programmes.

An improved online application process will help more applicants in need apply more quickly to the right fund that will give them the right support for their needs. It will also speed up our ability to conduct eligibility checks.

Since our inception, we have strived very hard to ensure that our tailored projects and programs are at the heart of our interventions. Our approach is unique and has been admired by many organisations across the UK. We will continue to work with in-house and independent scholars, experts, and practitioners to refine our projects and programs' policies and processes, which are both rooted in our reason to exist and relevant to the current situation and circumstances of our beneficiaries.

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We will continue to raise awareness, educate, and inform our beneficiaries about the issues we care about across the country, providing online resources, consultations services and webinars. We will also work with a range of networks and organisations to spread knowledge about our work even further.

We expect membership contributions and donations to increase in 2024/25 as there is a renewed sense of proactiveness within our organisation to support people struggling with the cost-of-living crisis. We plan to recruit more volunteers to directly support the increased number of people applying for our intervention as a result of the cost-of-living crisis and to enable increased expenditure. Overall, we plan to reduce the proportion of funds spent effectively, efficiently, and compassionately getting payments directly to where they are needed from 13.7% to 12.5% through technological efficiencies. In 2024/25, we will be increasing expenditure in organising our dinner and dance and cultural celebration activities as this has become our main source of income.

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SECTION III

How We Operate

Our people

We seek to maximise the potential of all our members and volunteers at Mandingo Union and cultivate high levels of membership engagement. We do this through:

Membership engagement surveys

Our members participate in quarterly membership engagement surveys, giving helpful feedback on what it is like to be part of and work with the Mandingo Union. During 2023/24, over 90% of participating members said that our mission inspire and empower them. In addition, members meet every month to discuss ideas and provide feedback.

Safeguarding

We expect all our members, volunteers, partners, consultants to conduct themselves in a way that preserves the dignity and respect of every individual. We have a Code of Conduct that reflects this.

We have zero tolerance for harassment, bullying or exploitation in any form.

Equal opportunities and diversity

We have an Equal and Diversity policy in place to ensure we give candidates, existing members, and volunteers equal opportunities to succeed. We recruit and retain the best person we can find for the role, ensuring they have the right skills, knowledge, and experience to help us achieve our mission.

We encourage members to develop within the Mandingo Union to match their circumstances and aspirations wherever possible.

Employees' remuneration

Although currently there are no salaried employees within the charity but according to our employees' remuneration policy, the Board determines the salary of the Executive Director.

The Executive Director proposes the salaries of key management personnel to the Board, which approves/amends as appropriate. Our key management personnel comprises of the Executive Director, which is filled by the Chairman, Secretary General, Financial Secretary, Welfare Manager, Projects Manager, Operations Manager, Communication and Marketing Manager.

The Executive Director and the key management personnel agree the salaries of all other employees and volunteer reimbursements. We set and review salaries based on a combination of benchmarking, seniority of the role, experience, and the charity's overall budget. We also take into account the personal circumstances of the employee and review salaries in April each year, with any changes effective from the following month.

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Use of members and volunteers

Our members and volunteers are our most valuable resources. Our members and volunteers have been involved in three areas, (i) contributing valuable professional services, (ii) caseworker, administrative and support, and (iii) raising awareness.

In 2023/24, 5 professionals within the finance, human resources, and management sectors contributed their time and professional services on a pro bono basis. The value of their services given in kind is approximately £8,000.

During the year, we have had over 10 volunteers contributing on average 4 days per week for an average duration of 6-9 months. Volunteers are supported and trained in their roles by experience members and given assistance where required.

We have supporters across the country who help communicate the work of Mando Union. Volunteers across the UK help spread the message both online and offline about the Mando Union, so more people know what the organisation does and why it exists. This may involve sharing social media posts, distributing flyers at events, or facilitating Mando Union's workshops and events locally.

We are thankful to have this level of support from our members and volunteers to achieve Mando Union's vision.

How we manage our funds and resources

Principal risks and uncertainties

Mando Union reviewed its risk management process over the past years. with the Board looking the risk management process at its away day in February and agreeing a new risk management strategy. This include the development of a strategic risk register which details the external risks to Mando Union which are identified as important but outside of our control, with the effects mitigated through response plans and management actions. Risks associated with our operations and projects will be continued to be managed throughout new operational risk register. These risks are overseen by the relevant staff members and the Finance Committee. The next stage of our review is to finalise the risk appetite section of our risk policy and to develop an assurance framework to test that internal controls are working properly which will be overseen by Finance Committee who will provide regular updates to the Board on the outcome of these.

The Trustees access all major risks to which the charity is exposed and review the systems and procedures established to manage those risks. The most significant risks are:

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External influences

A decline in funding and donations due to external influences such as the current cost-of-living crisis, which increases our risk of financial instability and could impact the security of our funding streams.

This risk is mitigated through a diverse base which includes our members, trusts, foundations, local business partners, and other regular donors, which is in line with our fundraising and organisational strategy. An engaged Board and Chair who are focused on

identifying new sources of funding and a strong reserve position to ensure sustainability, with the added security of trying to purchase a property for the charity further mitigates this risk.

Further, management actions have been agreed which include development of longer financial projections, so we are more aware of funding needs for future years in addition to the current financial reserves policy, if financial position declines.

Data breach

Loss of data through data breach, cyber-attack, server failure or human error cyber-attack is now one of the largest concerns of businesses and organisations. Despite adoption of all recommended protections and processes the changing nature of cyber-attack means that there will still be a risk, which we will be unable to completely mitigate or manage. A data breach or cyber security incident could result in legal, contractual and/or regulatory consequences, as well as reputational damage.

This risk is mitigated through having a dedicated IT supplier who ensure that we have strong IT systems in place, Firewall and antivirus software installed, software and operating systems regularly updated with security patches and our database, network and email all hosted securely in the cloud and backed up daily. We have clear Data Protection, Data Breach, and IT policies which staff are regularly reminded of, and all staff received online GDPR training annually. Additionally, we have cyber security insurance in place to mitigate the impact of the risk and to insure us against an unfortunate breach.

Further management actions have been agreed which include to develop an assurance process to ensure compliance with policies, a planned upgrade to SharePoint in the future so that the whole network is located offsite and therefore more secure, and a review of our business continuation and response plan in the event of a data breach or cyber-attack.

Demonstration impact

As a tribal and ethnic community-based organisation, it can sometimes be challenging for us to demonstrate our impact as the issues we are dealing with and the geographical locations of our members and beneficiaries are wide-ranging and diverse. This could lead to key funders withdrawing or significantly reducing funding because they may perceive that our organisation is not being effective, demonstrating impact or is not undertaking activities that fit their funding priorities. This would increase our risk of financial instability, could impact our staff numbers, membership, community engagement and lead to a reduction in work output, with knock-on effects for management and administrative

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overheads. Cutting management and administrative costs would reduce the charity's capacity to grow.

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This risk is mitigated through our large and diverse membership and our close connection with the West African community across the UK and our key funders including local authorities to ensure that we understand their expectations, share, and invest them in our vision and regularly update them on our work and impact, ongoing research of alternative funding sources and, monitoring the impact of our work.

Further management actions have been agreed which include a review of the way, we measure impact to ensure we are capturing the impact of our implemented projects and our collecting of evidence for funding reports and applications, continued research into alternative forms of funding for charitable activities and, development of contingency plans to handle a cut in funding at various levels.

Reputational

Media or other organisations publish highly critical, slanderous and/or inflammatory opinions on the work of charitable organisations including ours. This could result in a loss of reputation for excellence, quality of work and confidence on our organisation.

This risk is mitigated through policy initiatives grounded in and supported by our impact reports and testimonies from our beneficiaries aligned with our strategic aims, ongoing discussions with the Executive Director, Board and other expert stakeholders for the duration of the project, with a risk considers as part of these discussions, wherever possible evaluation, or at a minimum engagement, by community partners, and a communications plan in place around the operation of the project including the nature of the theories being tested and the release of any report.

Further management actions have been agreed which include maintain and develop relationships with community partners and other experts and development of a response plan, so we have plans in place to respond in the event of a controversial or inflammatory issue.

Financial

The risk of insufficient generation of funds to cover the cost of implementing our projects, as well as the core costs of the organisation. This would affect our ability to grow and meet the needs of our beneficiaries.

This risk is being mitigated by ensuring that we diversify our fundraising activities to fully cover the direct costs of running the organisation as well as implementing our projects. Since its establishment funds to cover core costs of operations and the cost of raising funds have been provided personally by the Trustees and members of our organisation. However, the recent progress that we have made in the community has enabled us to raise more funds from the community. The organisation's strategy and its key elements (e.g., budgetary review, cash resources and cashflow forecasting) are subject to regular management and Board review, supported by operational updates and key operational metrics.

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People

The risk of losing valuable staff members who has extensive experience in running our organisation. This could result in failure to attract, motivate, and retain the most talented colleagues and failure to develop the required culture, leadership, and behaviours to achieve our objectives. This risk is being mitigated with the continued development of all employees at all levels, and with recruitment policies and processes to attract and retain the best people.

The right people are our most valuable asset. We continue to manage and consider diversity and inclusion as well as colleague engagement. We provide ongoing opportunities for personal and professional development. We have put in place staff training, with the team responsible for learning and development.

Serious incidents

The risk of incidents that damage reputation and/or negatively impact operations (including suppliers, beneficiaries, and GDPR breaches).

This risk is being mitigated by ensuring we have a serious incident policy in place, that employees and Trustees have been trained on adhering to the policy, and that GDPR-compliant systems in place which are well above the minimum standard required. In addition, beneficiaries are carefully assessed to ensure eligibility and likely impact, with Board involvement where necessary.

Safeguarding

The risk that people who encounter our organisation are not protected from harm.

This risk is being mitigated by ensuring we have a safeguarding policy and training rolled out for both employees and Trustees, a policy which ensures reinforcement of good culture and good practice. We will continue to provide safe places, encourage the confidence to report any issue, and take consistent action.

Trustees continue to ensure that these and other risks are managed appropriately. Trustees review systems and procedures for risk management throughout the year.

Our approach to operations

We made continuous improvement in the use of Customer Relationship Management (CRM) system for beneficiaries and service users' records. We also further embedded the use of our Accounting system, Accounting IQ.

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Our approach to public fundraising

A significant proportion of our funds come from the public, and our aim is to ensure we do this in both a respectful and compelling way that is consistent with our values. We support measures that will improve public trust and support for the sector.

We are planning to register with the Fundraising Regulator and pay the annual levy required. We will work diligently to comply with the Code of Fundraising practice.

The Development Manager manages all income-generating activities, guided, and monitored by the Director, with overall oversight by the members of the Board. The charity's employees and consultants carry out fundraising activities for the charity. In 2023 and 2024, we did not use professional fundraisers or have any commercial participants.

We have set standards for the operation and management of our fundraising activities. We engage with our local community groups and collaborate with them to organise fundraising activities. We consider that our processes and controls ensure that vulnerable people and other members of the public are protected from any unreasonable intrusion on a person's privacy and that no fundraising activities would be unreasonably persistent or place undue pressure on a person to give money or other property.

We actively encourage supporters to contact us with any feedback. No complaints relating to fundraising activities have been received by the charity during this financial period. We have in place procedures that would be followed in the event of a complaint being received, and these procedures are made publicly available on our website.

General Data Protection Regulation

The General Data Protection Regulation (GDPR) became law in May 2018. The regulation sets out the responsibilities all organisations have in relation to the personal data that they collect and hold and is designed to enhance the rights of individuals in controlling their own personal data.

We take privacy seriously. We are committed to protecting personal data, and to ensuring that we are compliant with the changes introduced by GDPR. We have put in place policies and procedures to comply with GDPR in the areas of data protection policies, data mapping, data retention and cleansing, data processing and supporter data privacy, consent, and preference management.

We consider that every member of staff has a role to play, and we have regular training to ensure we are all familiar and compliant with the new requirements.

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How we are governed

The Board of Trustees governs the organisation in line with its Constitution, vision, mission, values, aims and charitable objectives and provide overall policy direction. The Board is responsible for compliance with the legal and statutory requirements of a UK charity.

The Board is currently made up of four members. The Board meets at a minimum four times a year. In addition, the Board has a Finance and Audit Committee which promotes and safeguards the highest standards of integrity, financial reporting, and internal control. It also oversees the organisation's risk management processes, and any capital spend projects.

Trustees are rotated over a medium – to long-term basis, to provide fresh ideas and to avoid complacency in the role. No Trustee have exceeded the nine-year term recommended in the Governance Code.

The Executive Director and employees make operational decisions and run the charity. The Executive Director or Line Manager (as appropriate) sets and agrees objectives with employees to ensure that the strategic objectives of the charity are being met. The Executive Director or Line Manager (as appropriate) also ensures employees who have direct contact with beneficiaries are regularly supported, trained, and assessed to ensure their communication is in line with the charity's values.

Organisational Purpose: Public Benefit

The Trustees confirm that they have complied with the duty under the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. The Trustees consider these when reviewing the aims and objectives of our organisation, and in planning activities for the future. The Trustees consider that the aims and activities of the charity are for public benefit.

The Trustees confirm that the aims of the Charity continue to be charitable; that the work of the charity is in line with its objectives; that the aims and the work done give identifiable benefits to the charitable sector and both directly and indirectly to individuals in need; that the benefits are for the public and are not unreasonably restricted in any way; and that there is no detriment or harm arising from any of the activities.

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Board Effectiveness

Trustees are recruited based on relevant expertise – skills, experience, and qualifications – and on alignment of their values with our values. Before appointment, potential Trustees meet with the Chair of the Board and the Executive Director; they are then invited to attend a Trustee meeting as an observer; they are then invited to act as an Adviser to the Board for six months. After this process, the Board decides whether to recruit the Trustee. Trustees access internal and external training as required.

The number of Trustees is within the range recommended by the Governance Code.

The profile of Trustees is broadly representative of the people we are trying to help.

Our Trustees undergo a comprehensive induction programme and are offered training and development opportunities throughout their Trusteeship.

We have undertaken a skills audit of all Trustees and intend to continue this practice.

Openness and Accountability

We make our charity's impact accessible to donors and stakeholders through our website and update it on an ongoing basis. We regularly share stories of our beneficiaries on our website and in external messaging.

We fully disclose details of our Trustees and their biographies on our website. We have a disclosure policy in place, detailing what information we hold and how we process it, to provide confidence that we are securely handling private and often sensitive beneficiary and donor data.

Integrity

Our Board of Trustees has established a solid foundation in governance in which all Trustees are clear about their roles and legal responsibilities, are committed to supporting the charity to deliver its objects most effectively for its beneficiaries' benefit and contribute to the charity's continued improvement.

We welcome the 2017 Charity Governance Code as a positive step toward improving governance and excellence in resource management in the sector. The Board has undertaken a thorough review of its current practice compared to that recommended in the Governance Code. Both the Board and the Finance and Audit Committee take feedback on board and regularly implement aspects for improved Governance. The Board will identify further areas for improvement over time. This is part of the continued concern of the Trustees to constantly improve the effectiveness of the organisation.

We have a serious incidents policy. However, there has not been any serious incident within our organisation since it was established. We also have a conflict-of-interest policy and detail potential conflicts within this report. In addition, each Trustee confirms annually that they are eligible to hold the position.

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Diversity

We recognise the benefits diversity can bring. The charity has an Equality and Diversity policy which extends across the organisation.

Trustees and employees are from a range of backgrounds. The majority of employees and all Trustees are from Black and ethnic minority background. We currently have two female Trustees and one male Trustee.

Environmental Impact

We are also constantly striving to reduce the charity's impact on the environment. All Board papers are provided online only, all applications are now fully online, and all donor and application records are stored online.

How we manage our finances

Reserve Policy

Both the Board, our membership and supporters recognise that the organisation operates in an environment that requires a long-term commitment if it is to achieve its mission. Being a tribal and ethnic community-based organisation, it is the work undertaken by our staff and volunteers that forms our charitable activities. Therefore, it is the view of the Board that our organisation needs a reserves level that will enable it to continue to attract the highest level of expertise and in so doing meet its long-term commitments to its supporters and beneficiaries.

Each year, the Board review the reserves policy, taking into consideration any major risks and the impact these could have on planned income and expenditure. Our current policy is that unrestricted reserves on average are equivalent to at least six months of running costs are needed if our organisation is to deliver on its commitments, meet the long-term expectations of its supporters and beneficiaries and continue to attract the highest level of legal, technical, and developmental expertise with which to do so.

It has been important to us to grow our organisation so that we can keep up with demands of the work that is needed, and we believe we have done this in a sustainable way. Whilst our organisation is now in a much stronger financial position than previous years, it remains important that we maintain our reserves at the agreed level. We keep a close eye on these and our cash flow throughout the year.

Having grown our membership numbers in 2023, our expenditure budget for 2023 financial year anticipated growth, but the impact of the cost-of-living crisis on our income streams has meant that we have had to revise our plans accordingly. We have been able to reduce our budget down to just under £25,000 through salary savings, not recruiting planned new staff and holding off replacing those that have left, as well as reduction in travel and office cost due to lockdown and social distance measures. We expect to receive two thirds of this income from our community, local businesses, grants, and donors.

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Each year, substantial funds are raised to improve the financial health of the organisation and ensure that sufficient funds are generated beyond the initial reserves level. The charity's total funds at the year-end amounted to **£9,999.98** of which all the funds were unrestricted general funds to be used in furthering the objectives of charity. Our Board will continue to review its reserves policy on an annual basis and will keep its investment and treasury management policy under regular review, particularly in the light of reduced funding.

Investment policy and performance

We confirm that our organisation does not hold any investment at the moment. However, we are considering holding short-term investments. The objective of our intended investment policy is to limit risk as far as is possible while earning such profits as is available on very secure deposits. Accordingly, our investment policy is to invest in short-term deposits and to hold cash only at those banks with a high credit rating.

Going concern

The Trustees have considered the funding position and risks to which the organisation is exposed. The Trustees have a reasonable expectation that the charity has adequate resources to continue in existence for the foreseeable future. The Trustees believe that there are no material uncertainties which call into question the charity's ability to continue as a going concern. The financial statements have therefore been prepared on the basis that the charity is a going concern.

Plans for the future

Mandingo Union has exiting but challenging year ahead.

Over the years the organisation has struggled in dealing with external shocks such as Covid-19 and its ensuing lockdown and social distancing measures, followed by the ongoing cost-of-living crisis and its adverse impact. These external factors meant that we were unable to undertake most of the income generating activities that would have resulted in our organisation achieving its objectives as initially planned.

As well as significantly limiting our income generating activities, we expect that the ongoing cost-of-living crisis will bring further challenges for our fundraising team as most of our donors and supporters and members are in low-income employment. Whilst we will continue to focus on diversifying and strengthening our income streams and engaging more fully with our members, our community, donors, and supporters, we are looking for new opportunities to do this.

Where possible we will move some of our events to other parts of the UK where we have strong membership presence but have not done any income generating activities in order to maximise our income stream. We also have more events planned in the coming months and we hope these events will allow us to continue to engage with our members and increase our community participation.

MANDINGO UNION UK AND IRELAND CIO ANNUAL TRUSTEES' REPORT AND FINANCIAL STATEMENTS CONTENTS

Further, we remain focused on delivering our existing slate of work. Through our continued commitment to support deprived communities through these difficult and challenging times.

Our Leadership Team

Trustees

Maimunata Kebbay (Chair)
Mohamed Sadiq Tunkara
Mariama Sannoh

Executive Director

Ibrahim Sheriff

Auditor

Askia Warne
Statutory Auditor
MRU Corporation

Bankers

Metro Bank

Charity Number

1174401

Registered Office

39 Ullin Close
London
E14 6PN

Statement of trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and UK Generally Accepted Accounting Practice. Charity law require the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Observe the methods and principles in the Charities SORP,
- Make judgements and estimates that are reasonable and prudent,
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

MANDINGO UNION UK AND IRELAND CIO ANNUAL TRUSTEES' REPORT AND FINANCIAL STATEMENTS CONTENTS

The Financial statements have been prepared under the historical cost convention in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) and the Statement of Recommended Practice applicable to charities preparing their

accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).


The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charity Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charity's auditors are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In preparing this report, the Trustees have taken into account all relevant law relating to the preparation of financial statements.

On behalf of the Board

Signature: 

Maimunata Kebbay
Trustee (Chair)

Date: 21/01/26

MANDINGO UNION UK AND IRELAND CIO ANNUAL TRUSTEES' REPORT AND FINANCIAL STATEMENTS CONTENTS

SECTION IV

Financial Statements

We have faced many challenges in our continuous effort to build a sustainable organisation. Over the years, we have struggled to put together a strong fundraising team dedicated to raise the funds we need to work towards achieving our objectives effectively and efficiently. However, in 2022 we made a breakthrough with our "Mandingo Cultural Dinner and Dance" fundraising activity where we were able to raise **£55,038.35**. We intend to build upon this success and continue to diversify our income streams. More income means we will be able to employ the right staff with the right skills sets and move our organisation to higher highs.

We have rebuilt and strengthen our relationships with our members, the communities we support, our volunteers, and our partners that support our work through volunteering as well as providing unrestricted donations. However, despite our recent success we have also faced some challenges in 2023/24. Like most charities funding is always the focus and as membership continue to grow their expectations increases and this put pressure on us to increase our income. Despite these challenges we are committed to forge ahead and work towards achieving our objectives.

Independent Auditor's Report

Opinion

We have audited the financial statements of Mandingo Union UK&I for the year ended 31 March 2024 which comprise statement of financial activities, balance sheet and statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and UK Accounting Standards, including Financial Reporting Standard 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charity's affairs as of 31 March 2024 and of its incoming resources and application of resources for the year that ended,
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and
- Have been prepared in accordance with the requirements of the Charities Act 2011.

MANDINGO UNION UK AND IRELAND CIO ANNUAL TRUSTEES' REPORT AND FINANCIAL STATEMENTS CONTENTS

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

Apart from the significant delays we experienced in examining the accounts of the charity and the fact that most of its key staff are working on voluntary basis, we have nothing to report in respect of the following matter in relation to which the ISAs (UK) require us to report to you where:

- The Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatement of the other information, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MANDINGO UNION UK AND IRELAND CIO ANNUAL TRUSTEES' REPORT AND FINANCIAL STATEMENTS CONTENTS

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

The information given in the Trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statement; and

The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustee's Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts Regulation 2006 (as amended) require us to report to you, if in our opinion:

Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

The financial statements are not in agreement with the accounting records and returns; or

Certain of Trustee's remuneration specified by law are not made; or

We have not received all of the information and explanation we require for our audit;
or

Board Members were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions
in preparing the Trustee's report and from the requirement to prepare a strategic report.

Responsibilities of Board Members

As explained more fully in the statement of Board Member's responsibilities set out in the Trustee's Annual Report, the Board Members (who are also directors of Mandingo Union UK&I for the purposes of company law and the charity trustees as defined by section 177 of the Charities Act) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Board Members determine is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, the Board Members are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to

MANDINGO UNION UK AND IRELAND CIO ANNUAL TRUSTEES' REPORT AND FINANCIAL STATEMENTS

CONTENTS

going concern and using the going concern basis of accounting, unless the Board Members either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

MANDINGO UNION UK AND IRELAND CIO ANNUAL TRUSTEES' REPORT AND FINANCIAL STATEMENTS CONTENTS

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

Conclude on the appropriateness of the trustee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

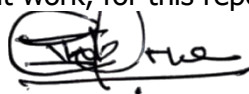
Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities Act 2011 (as amended). Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report or for the opinions we have formed.

Signature:



Askia Warne

29 January 2026

For an on behalf of MRU Corporation Legal and Auditing Services
2 Danesfield, 220 Albany Road, London SE5 0A

**MANDINGO UNION UK AND IRELAND CIO
ACCOUNTANTS' REPORT
FOR THE YEAR ENDED 31 MARCH 2025**

Accountants' report to the trustees of MANDINGO UNION UK AND IRELAND CIO (the Charity)

These financial statements have been prepared in accordance with our terms of engagement and in order to assist you to fulfil your duties under the Charity Commission Acts that relate to preparing the financial statements of the charity for the year ended 31 MARCH 2025.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 142(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibilities to:

- Examine the accounts under section 145 of the Charities Act 2011.
- Follow the procedures laid down in the general directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- State whether matters have come to my attention.

Basis of Examiner's Statement

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

Examiner's Statement

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

1. Which gives me reasonable cause to believe that in any materials respect the trustees have not met the requirement to ensure that:
 - Proper accounting records are kept (in accordance with section 41 of the Act); and
 - Accounts are prepared which agree with the accounting records and comply with the accounting requirements of Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Edmil Accountants UK Ltd

146 Broadway
Didcot
Oxfordshire
OX11 8SH

31 January 2026

MANDINGO UNION UK AND IRELAND CIO
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
Incoming Resources from generated funds:		
Membership Contributions	7,660	7,430
Dinner and Dance	0	43,633
Welfare Contributions/Donations	2,340	1,877
Total incoming resources	<u>10,000</u>	<u>47,903</u>
 Administrative expenses		
Dinner and Dance/Community Event	4,700	42,178
Travel and subsistence and Storage	2,984	974
Postage	0	3,000
Bank charges	0	0
Software	0	4,400
Donations	11,955	0
Total Expenses	<u>19,639</u>	<u>37,897</u>
 Surplus/ (deficit) for the year	<u>(9,639)</u>	<u>4,486</u>

MANDINGO UNION UK AND IRELAND CIO
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
Non-current assets	-	-
Current assets		
Debtors	76,449	67,609
Cash at bank and in hand	34,162	43,802
Total assets	<u>110,611</u>	<u>111,411</u>
Charity funds		
Contribution from trustees	76,448	43,802
Surplus/(deficit) funds current year	(9,639)	4,486
Surplus/(deficit) funds brought forward	43,802	63,123
Total charity funds	<u>111,411</u>	<u>111,411</u>

For the year ending 31 MARCH 2025, the accounts have been prepared in accordance with the special provision of Statement of Recommended Practice: Accounting and Reporting by Charities (SORP) issued March 2005 as modifies for smaller charities.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements were approved by the Board of Trustees and authorised for issue on 30 June 2024 and were signed on its behalf by:

Maimunata Kebbay

Chair

Charity Registration No. 117440

