

MULTICULTURAL CUMBRIA

England & Wales · Charity number 1176060

Details

Other names MULTICULTURAL CARLISLE, MULTICULTURAL CUMBRIA

Status Registered

Legal form CIO

Registered 2017-12-04

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

Contact

Address University Of Cumbria
Room 003
Homeacres
Brampton Road
Carlisle
Cumbria

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Website www.multiculturalcumbria.org.uk

Activities

Objects: THE OBJECT OF THE CIO IS:THE PROMOTION OF EQUALITY AND DIVERSITY FOR THE PUBLIC BENEFIT IN CUMBRIA BY:(A) THE ELIMINATION OF DISCRIMINATION ON THE GROUNDS OF RACE, GENDER, DISABILITY, SEXUAL ORIENTATION OR RELIGION;(B) ADVANCING EDUCATION AND RAISING AWARENESS IN EQUALITY AND DIVERSITY;(C) PROMOTING ACTIVITIES TO FOSTER UNDERSTANDING BETWEEN PEOPLE FROM DIVERSE BACKGROUNDS;(D) CULTIVATING A SENTIMENT IN FAVOUR OF EQUALITY AND DIVERSITY.

Activities: Multicultural Cumbria has four Black, Asian and Minority Ethnic programme areas: Culture, Education, Events, Health and Wellbeing, for the preservation of race, heritage, identity of ethnic diversities in the Cumbria. Delivery through workshops, demos, talks, performances and community social events using The Arts, Food, Sport, Arts & Crafts to reduce isolation and prejudice towards BAME people

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Arts/culture/heritage/science
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£114,123	£90,805	-	-
2023-10-31	£123,594	£128,550	-	-
2022-10-31	£159,342	£158,781	-	-
2021-10-31	£79,234	£94,557	-	-
2020-10-31	£109,578	£44,484	-	-

Trustees

Name	Role	Appointed
Aldwin Samuel		2023-02-07
Alex Matolo Musau Kioko		2024-12-03
Lauren Exley		2024-04-04
Tiffany Christel Lew		2023-11-20
Zreen Mansha		2023-11-10

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England & Wales - Charity number 1176060

Accounts



Multicultural Cumbria

CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT

31 OCTOBER 2024

Charity Number 1176060

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 OCTOBER 2024

The trustees present their report and the unaudited financial statements of the charity for the period ended 31 October 2024.

Reference and administrative details

Registered charity name Multicultural Cumbria CIO

Charity registration number 1176060

Principle office University Of Cumbria
Room 003, Homeacres
Brampton Road
Carlisle
Cumbria
CA3 9AY

The Trustees

The trustees who served the charity during the period were as follows:

Aldwin Samuel
Zreen Mansha (appointed 10/11/2023)
Tiffany Christel Lew (appointed 20/11/2023)
Lauren Exley (appointed 04/04/2024)
Louis Isaac Wind-Cowie (appointed 10/11/2023)

Chief Executive Officer Janet Cresswell (appointed 01/05/2024)
Saj Ghafoor (position transfer 01/05/2024)

Bank The Co-operative Bank, PO Box 250,
Skelmersdale, WN8, 6WT

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

The charity functions through a Board of Trustees. The constitution document, which was reviewed on 28 January 2019, allows for up to 12 trustees to be appointed and no less than 3. Trustees serve for a renewable term of 3 years. Trustees can serve until they either resign or their term ends without renewal. All our existing trustees have the relevant skills, knowledge and experience required for being a charity trustee and, aside from expenses, were not remunerated for their trusteeship. Our trustees are unpaid and details of trustee expenses and any related party transactions are disclosed in note 13 to the accounts.

Potential trustees are selected on their skills, knowledge and experience relevant to the effective administration of the charity. Appointment is made through a majority vote of the existing trustees.

A Chief Executive Officer is appointed and is responsible for the day-to-day running of the organisation.

Risk Policy

The CIO regularly reviews risk and the current key risks are:

- Further reserves are required to continue to deliver core services during unforeseen difficulties
- More sustainable funding is required, including the introduction of robust and varied income generation streams
- Loss of experienced key staff and trustees would cause considerable strain on the future of the charity

FINANCIAL REVIEW

Reserves Policy

The charity has reserves of £20,089 and this represents two month's total of staff costs as at the end of the reporting period.

As well as being available to meet potential liabilities, the purpose of the reserve is also to enable Multicultural Cumbria to continue with the delivery of core services during a period of unforeseen difficulty and to provide time to replace funding that has been withdrawn or is no longer available. Therefore, on the basis that there is currently significant uncertainty about the future of key contracts, the cash reserve to continue to be built up to the equivalent of three month's running costs. This will be achieved by diverse income generation streams as

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well as grants and allowances permitted for such purposes under current legislation and restrictions placed by funders.

This policy will be reviewed as the charity grows and at least annually.

Funds Held as Custodian Trustee

There were funds and assets totalling £1,527 , held as custodian, by Multicultural Cumbria, during the reporting period ending 31 October 2024 on behalf of the Asian Women's Community Group (Carlisle).

This SORP requires that a charity that has acted as custodian trustee during the reporting period must disclose in the trustees' annual report or as a note to the accounts:

- a description of the assets, classes of assets or categories of assets which they hold in this capacity;
- the name and objects of the charity (or charities) on whose behalf the assets are held and how this activity falls within the custodian charity's objects; and
- details of the arrangements for safe custody and segregation of such assets from the charity's own assets.

Donations and Grants Policy

The charity only provides grants to other charities or organisations when working in collaboration/partnership on the same projects with shared charitable objectives. Grants applications are not requested and instead our senior managers identify when it is most effective to use our own staff and resources or whether to deploy a relevant partner for some or all the project, depending on partner specialisms and the audience to be reached. In addition to their own specialisms, potential partners are reviewed for their financial integrity and operational capability before entering into a partnership agreement. Conditional grants are then awarded in accordance with the project and funders' objectives.

Each partnership and collaboration is to ensure alignment with our grants, priorities and strategic planning.

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OBJECTIVES AND ACTIVITIES

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

Our Mission

To strive towards an equitable multicultural society in Cumbria that supports ethnic diversity and societal cohesion. To focus on sustaining and sharing the heritages, cultures, values, beliefs and perspectives of diaspora people that have origins from different cultural backgrounds and promote inclusion throughout the wider community.

Our Vision

Our vision is to lead by working collaboratively with partners and organisations as we share our values of embracing multicultural integration and societal cohesion. We focus on the needs of our ethnically diverse communities to enable them to develop a sense of belonging and ownership of their rich heritage and culture in Cumbria. We work with individuals to develop community champions to inspire all diasporas to feel valued and to promote inclusion amongst the wider community.

CIO Objectives

The promotion of equality and diversity for the public benefit in Cumbria by:

- a) the elimination of discrimination on the grounds of race, gender, disability, sexual orientation or religion;
- b) advancing education and raising awareness in equality and diversity;
- c) promoting activities to foster understanding between people from diverse backgrounds;
- d) cultivating a sentiment in favour of equality and diversity
- e) contributing to the fair access of services, regardless of race, religion or cultural background

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Activities and Achievements Within the Year

Asylum Seeker & Refugee Coordination & Empowerment Programme

Working with people seeking asylum and refuge in the local area remains at the heart of the work that Multicultural Cumbria delivers and we include these individuals in all of our programmes and events (details on which are included in this report). The closing of the hotels which housed people seeking asylum, in January 2024, came with additional challenges in coordinating and communicating with these people, due to them being dispersed over a wide area. Although it was great to see so many have their applications for asylum processed, new applicants are arriving and there still remains a significant number needing our support. As there is such a wide range of needs our approach has to remain flexible and person-centred.

With funding and collaboration work with Cumberland Council, we were able to retain our Asylum Seeker and Refugee Coordinator (AS&RC). This role is imperative for the support of the diaspora community, especially to people seeking asylum and refuge. The principal role of the coordinator is to engage, communicate and empower community members to participate with the wider community to prevent isolation and assist in integration. The role continues to provide a “MacKenzie Friend” service, assisting in social aspects such as accessing NHS services, education, banks and statutory services as well as signposting to more specialised organisations for more complex matters such as housing and legal issues.

Our Asylum Seeker and Refugee Coordinator continues to assist with correspondence including sourcing, training and the use of various types of software and personal assistance to aid interpretation of the many types of correspondence received by the participants. This included different types of official and government issued correspondence, whilst not giving specialised or legal advice, but sourcing these types of specialised services.

Social education and integration has been a major part of our work with asylum seekers and refugees. We organised, facilitated and participated in many social events which included:

- **Cornerstone Conversation Cafe**

This remains a popular and important safe space where diaspora people can practise their English, to order drinks (provided free of charge) and socialise with members of the public and play card games. It is also an opportunity for questions to be asked and advice given without judgement.

- **Volunteering & Employability Outreach**

Volunteering is a great opportunity to feel part of and give back to the community, we have arranged volunteering placements to assist many local and national charities.

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We arranged for participants to help out a number of organisations including the local Cumbria Wildlife Trust, Give a Day to the City, Growing Well, Currock Community Centre to name but a few. We would like to thank the involved organisations for these opportunities, aiding in confidence building, social integration and ESOL skills.

At the end of the financial year we received funding from the Hilden Charitable Fund to run outreach sessions around affordable food. The planning for the project is complete and the funds have been deferred to deliver the programme during the next financial year.

- **Religious and National Festivals**

Helping and empowering the local diaspora to host various celebrations linked to their religions and cultures. These give opportunities to prepare and serve their own food, and to share this with other friends and members of the community. Letting members of different communities taste and appreciate food that they would not usually have access to.

- **Affordable Food Focussed Projects**

We have found that food is a reliable source to bring people together, but affordability and availability of culture specific food types can be a challenge. We regularly hold sessions to allow participants to budget, plan, cook and share meals together. Whilst residents were housed in the hotels they missed cooking for themselves. Sessions are arranged into small groups from the same nationality, ensuring that everyone has the opportunity to cook and enjoy a meal in a group setting. Types of foods included Iranian, Egyptian, Kurdish, Syrian, Sudanese and Eritrean dishes. In the forthcoming year we would like to arrange basic cooking and budgeting courses for those currently in dispersal accommodation and new refugees, to help them manage the limited funds to ensure they have a varied and balanced diet, alongside life skills of budgeting and shopping.

- **Sports & Group Activities**

Carrom is a very popular South Asian board game and is popular amongst many of our diaspora participants. Boards were acquired and taken to the sessions funded by Cumbria PFCC to enable people to learn and play Carrom.

With the formation of a football team of male asylum seekers, football remains a popular activity amongst these people, even after dispersion from the hotels. It has been a shared interest to bring people of minority backgrounds closer to the wider community. We were able to secure a small pot of funding from Barclays Sporting Fund to purchase football strips, boots and equipment to keep the men engaged and

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fire up some friendly competition. This was particularly useful in breaking down barriers with the diaspora communities and the local emergency services.

- **Community & Social Events**

Community integration continues to be a crucial element of support for People Seeking Asylum and Refugees. In addition to the events which we organised and managed, we were involved in various community events in partnership with other organisations such as:

- Pride in North Cumbria - Diversity Carnival
- Cumbria Deaf Association - Diversity Carnival
- Bjamba - Diversity Carnival
- Tullie House - Bunting Event & Football Exhibition
- Scouts - Ratlingate Activity Centre - Family Fun Day
- Carlisle One World Centre - Family Fun Day
- Cumberland Council - Paint the Pavements
- Eden Project Communities - The Big Lunch Cumbria
- The Border Kirk - Nowruz (Persian New Year) meal
- Carlisle United FC - Free football tickets

- **Digital Inclusion**

It is reported that diasporas, including those seeking asylum and refugees are much more likely to face challenges to access the digital world. We were able to source assistance in the form of SIM cards, for the people with which we work and less likely to have access to the internet, from The Good Things Foundation.

- **Signposting**

In addition to sourcing specialised service, we cooperate with, and advocate for, other local charities and organisations with similar values and missions to ours. This includes signposting diaspora community members to their activities and events, such as other conversation groups, english classes, art groups, yoga, and talks.

Asylum Seeker & Refugee Education

Due to changes in legislation and the closure of the hotel accommodation housing People Seeking Asylum, there was no activity within the year for the education programme for these individuals. As there is a small amount of funding still available for this type of programme, we will continue to provide education support as the need arises. Future plans include empowering members of the diaspora community to provide food reflective of their cultures and homelands and we envisage that such funds will be used to encourage and support this activity. Examples of this will be supporting individuals to obtain knowledge and certification

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in topics such as food hygiene and safety. These activities are included in plans for Winter/Spring 2025.

Asian Women's Group (Carlisle)

This fund remains in place for applications to support asian women in need, financially and socially.

Funds for this organisation are held in a bank account separate from the day-to-day running of Multicultural Cumbria. Transfer of funds is completed within 7 days from receipt of written request from the relevant officer from Asian Women's Group (Carlisle). Applications to the fund for assistance are made directly to the organisation for which the funds are held, which can include referrals from Multicultural Cumbria identified whilst carrying out outreach programmes.

Better Tomorrows

Due to economic restrictions we were unable to recruit a new Trainee Youth Worker. As a result it was agreed that the funds be returned to the funder, Cumbria Community Fund in April 2024.

Barclays Sports Fund

Sports and sports related activity, especially football, are a great motivator within the local diaspora community. With the assistance of Barclays we were able to provide sports clothing and equipment to facilitate numerous sporting events within our projects. As the Asylum Seeking community had created their own football team, working with other local charities, we were able to provide them with footballs, football boots, team strips and other football equipment. This gave them a great sense of pride and team identity.

Culture Bazaar West 2023

The delivery of the very first Culture Bazaar in West Cumbria was held at Workington Academy in November 2023. With over 500 visitors on the day from 49 different countries of origin.

Due to the generosity of funders, sponsors and in-kind donations, we were able to deliver a multitude of activities such as traditional Indian Bollywood dance (Bollywood & Bharatanatyam), traditional African dance, Bhangra dance, an Indonesian Gamelan orchestra, traditional clog dancing, kite making workshops Dhol drumming, Japanese origami workshops, STEM activities, henna and badge making workshops.

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Supporters included:

- Family Connector Project
- Cumbria Education Trust
- Sellafield Limited
- Cumberland Council
- Cumbria Community Foundation
- Helping Hands Volunteering Project
- McMennon Engineering
- Army Cadets

Following such positive feedback from visitors and stakeholders alike, we aim to repeat this event in different locations in West Cumbria.

Diaspora Developments

During the 2023-2024 financial year, we entered into the 4th year of the National Lottery Community Funding restricted grant for strategy development work. Using this funding we were able to achieve the following:

- Recruit a new Chief Executive Officer to lead the operations team, bringing a fresh perspective and a wealth of experience in project planning
- Develop a new role of Director for Strategic Partnerships for a more focused approach to developing strategic collaborative partnerships with local businesses, statutory services, educational institutes and charity organisations
- Create a longer term funding plan to gain further funding opportunities to advance our strategy towards sustainability
- Refresh the members of the trustee board, recruiting volunteers with specific lived experience, knowledge and skill sets to establish great leadership for clear strategic direction
- Ensure core running costs are covered for the consistent delivery of required projects for the diaspora community
- The continuation of appraising all staff roles for time and cost effectiveness
- Initial steps to refresh and redefine organisational focus and plan the future of the charity, re-establishing long-term objectives that are in accordance with the constitution of the charity
- Establish better HR, personnel and governance communications through an external consulting firm, specialising in the charity sector
- Continued network and partnership building and strategic development, seeking and engaging with partners and collaborators who have similar goals and objectives to those at Multicultural Cumbria, being mindful and respectful of the positions and

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statuses of those organisations within the community. This includes an active involvement with Cumbria Race Equality Network

- The continuation of the One Voice multicultural choir
- Hold and facilitate various events for the wider community with a targeted approach to involving diasporas. These included;
 - Family Fun Day - held at Ratlingate Scout Activity Centre in collaboration with Carlisle Refugee Action Group (CRAG). There were various family friendly activities and a volunteer provided fresh, hot food
 - Bunting Event - after nationwide unrest, we wanted to bring communities together with positive messages. The event was held in the lecture theatre at Tullie House Museum and Art Gallery in September. The theme was "what is special about Cumbria; what do people like about the county". Participants were encouraged to design a pennant to showcase their thoughts
 - Paint the Pavement Event - this was held in October in Carlisle city centre to celebrate Black History Month. With the help of an artist, the community designed and created African tribal designs on the pavement with chalk paint

Within the financials the funding is a restricted grant from the National Lottery Community Fund and the programme name is RC North East and Cumbria Region.

Football, Food & Carrom Board

Supported by funding from Cumbria PFCC (Police, Fire & Crime Commissioner) with objectives to break down barriers between the statutory, uniformed services and the diaspora community, we held a series of outreach sessions at Carlisle East Fire Station. Within the sessions participants, from service providers as well as members of the community, had the opportunity to partake and spectate in football matches and Carrom Board competitions. Sessions also included showcasing and tasting freshly prepared food from all around the world.

The project was particularly successful in bringing the community and uniformed services together in a relaxed environment, sharing games and sporting activities, celebrating hobbies, both familiar and new. These activities facilitated conversations around barriers when reporting incidents and understanding the differing needs of people from minority communities and cultures.

This would not have been possible without the combined efforts and funding from Barclays, Cumbria PFCC and The National Lottery Community Fund.

As the project was so successful and popular we are looking to source further funding to repeat and continue this work.

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Ongoing Collaborative Work

It would not be possible to deliver the support to our participants without the specialised and ongoing support of other local organisations. This is especially important with the outreach work for Refugees and People Seeking Asylum in the local area. Ongoing specialist support is provided by the following organisations:

- North Cumbria Asylum Seeker Services (NCASS) - an NHS service for asylum seekers living in north Cumbria, with targeted support for mental health
- Carlisle One World Centre - homelessness issues
- Carlisle Refugee Action Group - various services directed at asylum seekers & refugees
- North West Regional Strategic Migration Partnership (RSMP) - partnership work from across all sectors to welcome and support those seeking sanctuary in the North West of England
- Penrith & Eden Refugee Network - legal assistance
- Cumbria Constabulary - community support (especially during the national unrest with hostility aimed at immigrants)
- Cornerstone - provide a safe space for a weekly drop in session

Media Coverage & Public Relations

MCC continues to have an excellent working relationship with the local networks, over all types of media and was able to gain local media coverage for most of its projects, keeping both the charity name and multiculturalism, as a topic, in the minds of the people of Cumbria. This contributes to empowering the minoritised groups by being a conduit to ensure that diaspora communities are being represented.

With the help of our funders, we have a wealth of digital resources for promotion and public relations, avoiding political agendas. Promoting the benefits of the local diaspora population and multiculturalism as a whole remains the priority in all our communications.

Using our own updated website and numerous social media platforms, we have a clear project promotions strategy that incorporates our participants (whenever and wherever it is safe to do so), our partners from the charitable, statutory and private sectors, volunteers and funders. Having digital platforms to promote our activities not only ensures that we reach a wider audience, but also has a more positive impact on the environment, relying less and less on paper based media.

Personnel Changes

After a year of intense development and restructure in 2022-2023, the focus for this financial year has been on stability and we were extremely pleased to welcome our new Chief

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Executive Officer, Janet Cresswell, in May 2024. Janet brings with her a vast knowledge of community project planning management.

Saj Ghafoor, our previous CEO, has moved to the position of Director of Strategic Partnerships. In this role Saj will continue to be deeply involved with the operational direction of the Charity, focussing more on relevant collaborations and partnerships with organisations from all sectors and the promotions of these alliances, in accordance with our charity objectives.

A historic employment matter, predating the current Board of Trustees and executive team, was resolved through our insurers with no material financial impact on the charity. Governance and HR procedures have since been reviewed to reduce future risk.

Due to a refocus on delivering successful existing projects, we took the decision not to recruit for another Trainee youth Worker. Depending on the future direction of the charity's objectives and funding opportunities, there is the possibility of re recruiting for this position in the next couple of years.

Voluntary Help and Gifts in Kind

It has always been our aim that volunteers provide assistance with all our events, giving their time and supplies to make each one a success. The gradual and managed increase in volunteers remains a major objective for MCC. The public and local organisations have continued with their generosity in giving gifts, access to safe spaces and services in kind, particularly with regard to the Culture Bazaar events.

We are extremely grateful to University of Cumbria for their continued support and for providing us with free office space.

The trustees are very grateful to all the individual volunteers and multiple local businesses and organisations working with Multicultural Cumbria, and who have assisted the charity to achieve its aims and objectives.

We would also like to say a special thank you to all our funders, especially The National Lottery Community Fund, without their funding it would not be possible to deliver any of the extremely valuable events and outreach work to the diaspora communities of Cumbria.

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FINANCIAL STATEMENTS

MULTICULTURAL CUMBRIA
Statement of Financial Activities

For Year Ended 31 October
2024

		Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Totals Funds
	Note				
Income					
Grants	8	£3,431	£109,858	£113,289	£95,8000
Donations	8	£13	£0	£13	£52
Other income	8	£421	£400	£821	£27,742
Total Income		£3,865	£110,258	£114,123	£123,594
Expenditure					
Expenditure on charitable activities	9	£1,388	£89,417	£90,805	£128,550
Total Expenditure		£1,388	£89,417	£90,805	£128,550
Net Income and Net Movement in Funds		£2,446	£20,872	£23,318	(£4,956)
Reconciliation of Funds					
Total Funds Brought Forward		£22,824	£40,436	£63,260	£68,216
Transfers between funds		£0	£0	£0	0
Total Funds Carried Forward		£25,270	£61,308	£86,578	£63,260

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The above Statement to be read in conjunction with the Notes to the Accounts.

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Statement of Financial Position (Balance Sheet) as at
31 October 2024

	Note	2024	2023
Fixed Assets	4		
Tangible Fixed Assets		995	£960
Current Assets			
Cash at bank and in hand		£101,370	£77,106
Debtors	14		
Plus Debtors		£27	£5,150
Plus Prepayments		£704	£663
Net Current Assets		£102,101	£82,919
Current Liabilities			
Less Creditors: Trade Creditors		£2,632	£872
Less accruals		£4,418	£19,339
Less payroll Liabilities		£1,468	£408
Other current liabilities		£8,000	£0
Total current liabilities		£16,518	£20,619
Total creditors	15	£16,518	£20,619
Total Assets less current liabilities		£86,578	£63,260
Funds of the Charity			
- Restricted Funds	16	£61,308	£40,436
- Unrestricted Funds		£25,270	£22,824

Signed on behalf of Multicultural Cumbria:

Tiffany Lew

Tiffany Lew (Jun 13, 2025 14:48 GMT+1)

Lauren Exley

Lauren Exley (Jun 30, 2025 11:24 GMT+1)

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MULTICULTURAL CUMBRIA
Notes to the Financial Statements
Year Ended 31 October 2024

1. General Information

The charity is a standard charity registered in England and Wales and is unincorporated. The address of the charity is University of Cumbria, Homeacres House, Brampton Road, Carlisle, Cumbria CA3 9AY

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, "The Financial Reporting Standard application in the UK and the Republic of Ireland", 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 (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities measured at fair value through income and expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Disclosure Exemptions

The charity satisfies the criteria of qualifying entity as definite in FRS102. As such, advantage has been taken on the following disclosure exemptions available under paragraph 1.12 of FRS102:

- a) No cash flow statement has been presented
- b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors including expectations of future events that are believed to be reasonable under the circumstances.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose. This figure includes designated funds, which are unrestricted funds earmarked by the trustees for specific future projects or commitment.

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Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can reliably be measured. The following specific policies are applied to particular categories of income:

- i) Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- ii) Income from contracts for the supply of services is recognised with the delivery of the contracted service.

This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- i) expenditure on raising funds, including the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- ii) expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- iii) other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

4. Tangible Assets

The charity currently holds fixed assets to the value of £995.

5. Depreciation

Tangible fixed assets are carried at cost, net of depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives. Fixtures and fittings and office equipment are depreciated on the basis 20% straight line. Expenditure on acquisition assets have been capitalised and included within the balance sheet.

During the period the Charity acquired additional tangible fixed assets of £321. Depreciation of £286 was deducted from the value of the assets for the reporting period and the depreciation cost carried in expenditure.

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6. Impairment of Fixed Assets

There were no impairments of fixed assets during the reporting period.

7. Financial Instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

8. Grants and Donations

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Grants, Donations and Legacies				
Grants Receivable	£3,000	£110,289	£113,289	£95,800
Donations	£13	£0	£13	£52
Other	£821	£0	£821	£27,742
Total Income	£3,834	£110,289	£114,123	£123,594

At 31 October 2024, £8,000 of deferred income is held under current liabilities and is not included in the figures above.

9. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Premises/Rent	£0	£9,887	£9,887	£0
Insurance	£0	£1,003	£1,003	£927
Renewals	£0	£0	£0	£0
Telephone & IT Costs	£0	£861	£861	£1,150
General Office Costs	£63	£1,606	£1,669	£1,928
Event Costs	£1,886	£2,694	£4,580	£28,437
Mgmt & Admin Fees	£0	£0	£0	£347
Consultancy & Support	£0	£1,245	£1,245	£3,213

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Staff & Volunteer Costs inc leave provision	(£847)	£72,121	£71,274	£92,298
Grants to other Charities	£0	£0	£0	£0
Depreciation	£286	£0	£286	£250
Total Expenses	£1,388	£89,417	£90,805	£158,782

10. Staff and Volunteer Costs

The total staff costs and employee benefits including volunteer costs are as follows:

	2024	2023
Wages and salaries	£75,482	£83,088
Social Security Costs	£6,030	£3,025
Pension Costs	£2,265	£2,396
Volunteer costs	£0	£0

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

	2024	2023
Number of staff	3.5	3.9

The full-time equivalent of the above staff numbers is 2.51.

No employee received employee benefits of more than £60,000 during 2023 nor 2024.

During the year key management remuneration amounted to £33,130 (excluding employer pension costs).

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11. Staff Costs Provision

A provision of £3,808 for staff costs incurred during the period ending 31 October 2024 is not included in the above figures and is carried in the balance sheet. Relevant costs are included to ensure that the expenditure is declared in the relevant financial period.

12. Pensions

The Charity operates a defined benefits pension scheme and the pension charge is based on contributions made to 31 October 2024.

13. Trustee Remuneration and Expenses

No remuneration or other benefits from employment with the charity or related entity were received by the Trustees during the reporting period.

14. Debtors

Debtors at the end of 2024 = £ 0, due within one year.
Debtors at the end of 2023 = £5,150 due within one year

15. Creditors

Creditors at the end of 2024 = £ 2,632, due within one year.
Creditors at the end of 2023 = £20,619, due within one year.

16. Funds

Restricted Funds available at the end of 2024 = £61,308 to carry forward to 2025,
Unrestricted Funds available at the end of 2024:
 Designated Funds = £5,181
 Free reserves = £20,089

MULTICULTURAL CUMBRIA CIO

Independent Examiners Report to the Trustees of Multicultural Cumbria CIO

I report on the accounts of the charity for the year ended 31st October 2024, which are set out on pages 1-20.

This report is made solely to the charity's trustees, as a body, in accordance with s43 of the Charities Act 1993 (for a charity in England and Wales).

Respective responsibilities of Trustees and Examiner

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 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- ♦ Examine the accounts (under section 43 (3)(a) of the 1993 Act);
- ♦ To follow the procedures laid down in the General Directions given by the Charity Commissioners under s43 (7)(b) of the Act; and
- ♦ To state whether particular matters have come to my attention.

Basis of independent examiners report.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination included a review of accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in audit and consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- ♦ to keep accounting records in accordance with s41 of the Act; and
- ♦ to prepare accounts which accord with accounting records and comply with the accounting requirements of the Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached.

Mr. Robert W. Gordon FCA, ATT, FMAAT
Briar Lea House, Brampton Road,
Longtown, Carlisle, CA6 5TN

Date: 25 June 2025

MULTICULTURAL CUMBRIA

England & Wales - Charity number 1176060

Accounts

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CHARITABLE INCORPORATED ORGANISATION
ANNUAL REPORT
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Charity Number 1176060

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The trustees present their report and the unaudited financial statements of the charity for the period ended 31 October 2023.

Reference and administrative details

Registered charity name Multicultural Cumbria CIO

Charity registration number 1176060

Principle office University Of Cumbria
Room 003, Homeacres
Brampton Road
Carlisle
Cumbria
CA3 9AY

The Trustees

The trustees who served the charity during the period were as follows:

Ms L Horton
Mrs R M Harrison-Palmer
Ms M E Reid Fotheringham JP, DL

Chief Executive Officer Saj Ghafoor OBE

Bank NatWest, 92 English Street, Carlisle CA3 8NF
The Co-operative Bank, PO Box 250,
Skelmersdale, WN8, 6WT

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

The charity functions through a Board of Trustees. The constitution document, which was reviewed on 28 January 2019, allows for up to 12 trustees to be appointed and no less than 3. Trustees serve for a renewable term of 3 years. Trustees can serve until they either resign or their term ends without renewal. All our existing trustees have the relevant skills, knowledge and experience required for being a charity trustee and, aside from expenses, were not remunerated for their trusteeship. Our trustees are unpaid and details of trustee expenses and any related party transactions are disclosed in note 11 to the accounts.

Potential trustees are selected on their skills, knowledge and experience relevant to the effective administration of the charity. Appointment is made through a majority vote of the existing trustees.

A Chief Executive Officer is appointed and is responsible for the day-to-day running of the organisation.

Risk Policy

The CIO regularly reviews risk and the current key risks are:

- Further reserves are required to continue to deliver core services during unforeseen difficulties
- More sustainable funding is required, including the introduction of robust and varied income generation streams
- Loss of experienced key staff and trustees would cause considerable strain on the future of the charity
- The organisation faces a constructive dismissal case at employment tribunal in September 2024 - adequate insurance is carried to cover any relevant costs

FINANCIAL REVIEW

Reserves Policy

The charity has reserves of £13,209 and this represents 2 month's total charitable expenditure for running costs as at the end of the reporting period.

As well as being available to meet potential liabilities, the purpose of the reserve is also to enable Multicultural Cumbria to continue with the delivery of core services

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during a period of unforeseen difficulty and to provide time to replace funding that has been withdrawn or is no longer available. Therefore, on the basis that there is currently significant uncertainty about the future of key contracts, the cash reserve to be built up to the equivalent of three month's running costs. This will be achieved by diverse income generation streams as well as grants and allowances permitted for such purposes under current legislation and restrictions placed by funders.

This policy will be reviewed as the charity grows and at least annually.

Funds Held as Custodian Trustee

There were funds and assets totalling £1,527 , held as custodian, by Multicultural Cumbria, during the reporting period ending 31 October 2023 on behalf of the Asian Women's Community Group (Carlisle).

This SORP requires that a charity that has acted as custodian trustee during the reporting period must disclose in the trustees' annual report or as a note to the accounts:

- a description of the assets, classes of assets or categories of assets which they hold in this capacity;
- the name and objects of the charity (or charities) on whose behalf the assets are held and how this activity falls within the custodian charity's objects; and
- details of the arrangements for safe custody and segregation of such assets from the charity's own assets.

Donations and Grants Policy

The charity only provides grants to other charities or organisations when working in collaboration/partnership on the same projects with shared charitable objectives. Grants applications are not requested and instead our senior managers identify when it is most effective to use our own staff and resources or whether to deploy a relevant partner for some or all the project, depending on partner specialisms and the audience to be reached. In addition to their own specialisms, potential partners are reviewed for their financial integrity and operational capability before entering into a partnership agreement. Conditional grants are then awarded in accordance with the project and funders' objectives.

Each partnership and collaboration is to ensure alignment with our grants, priorities and strategic planning.

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OBJECTIVES AND ACTIVITIES

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

Our Mission

To strive towards an equitable multicultural society in Cumbria that supports ethnic diversity and societal cohesion. To focus on sustaining and sharing the heritages, cultures, values, beliefs and perspectives of diaspora people that have origins from different cultural backgrounds and promote inclusion throughout the wider community.

Our Vision

Our vision is to lead by working collaboratively with partners and organisations as we share our values of embracing multicultural integration and societal cohesion. We focus on the needs of our ethnically diverse communities to enable them to develop a sense of belonging and ownership of their rich heritage and culture in Cumbria. We work with individuals to develop community champions to inspire all diasporas to feel valued and to promote inclusion amongst the wider community.

CIO Objectives

The promotion of equality and diversity for the public benefit in Cumbria by:

- a) the elimination of discrimination on the grounds of race, gender, disability, sexual orientation or religion;
- b) advancing education and raising awareness in equality and diversity;
- c) promoting activities to foster understanding between people from diverse backgrounds;
- d) cultivating a sentiment in favour of equality and diversity
- e) contributing to the fair access of services, regardless of race, religion or cultural background

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Activities and Achievements Within the Year

Asylum Seeker & Refugee Coordination & Empowerment Programme

Throughout the year, we continued and developed our work with the people seeking asylum who started coming to Carlisle in April 2022. As the participants were awaiting the progression of their asylum claims, their needs changed and developed and the services Multicultural Cumbria provided had to be adapted quickly. As there was such a wide range of needs our approach had to remain flexible and person-centred.

Due to an additional grant from the National Lottery, we were able to continue our direct support work with those housed in local hotels and seeking asylum. This was part of an established network of charitable organisations, each contributing their specialities to support these people, who would otherwise have little to no statutory support.

As language and interpretation has been the biggest barrier for those seeking asylum we have provided an advocacy service for these new members of the local community. Advocacy was largely between the hotels and those appointed to house them in relation to many incidents including housing issues. The residents appreciated having an intermediary to deal with issues as there were often communication issues between the asylum seekers and those appointed to house them.

Our Asylum Seeker and Refugee Coordinator also assisted with correspondence including sourcing, training and the use of various types of software and personal assistance to aid interpretation of the many types of correspondence received by the participants. This included different types of official and government issued correspondence. This was in addition to, and in tandem with, the services supplied by SERCO Housing Officers. It often included information from other charities or organisations supporting them, as a form of "McKenzie Friend", to go through the information provided to them again, slowly in a clearer format.

We also provided support with correspondence regarding Application Registration Cards (ARC), Entry Clearance as a Partner (ECP) and Section 95 (housing and financial support) documentation, being careful not to offer any form of legal advice and instead directing them to the appropriate legal consultants, including Migrant Help where appropriate, to ensure they were provided with the correct information. We also assisted with those who required replacement Asylum Support Enablement (ASPEN) cards.

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Upon receiving a leave to remain status in the UK, refugees are given a maximum of 28 days to find alternative accommodation before they are evicted from their accommodation. During this time they must wait for their Biometric Residence Permit (BRP) and claim Universal Credit, find employment, change status at college and find a home. If needed, they must declare themselves homeless to receive only the basic most of statutory assistance. While supporting refugees with all of these issues we had to manage expectations due to the lack of social and rented accommodation available in the area. This is teamed with the inherent difficulties of renting a property with no credit history and limited references. This included assisting them in registering with social housing providers.

We further supported refugees new to the area with general research and information regarding issues such as National Insurance numbers, work permits and permitted occupations. We assisted numerous refugees in registering for benefits, enrolling with medical practices and advising on how to make appointments with GP and dentists. Also, sourcing opportunities to support and improve the health of asylum seekers through gym memberships, bicycle schemes and introduction to sporting clubs and organisations.

It is reported that diaspora members of the community are much less likely to report hate crimes committed against them. We continue to support and encourage residents to report hate crimes. In the next year we will hold a project to help break down barriers between those seeking asylum and refugees and the uniformed services. We have liaised with the local police force regarding support for the residents. This was highlighted after previous protests against the hotels housing those seeking asylum. Our Asylum Seeker & Refugee Coordinator has attended Strategic Independent Advisory Group (IAG) meetings with the Chief Constables to advocate for the people with which we work.

Social education and integration has been a major part of our work with asylum seekers and refugees. We organised, facilitated and participated in many social events which included:

- Secret Garden - participation and signposting to the Secret Garden project, run by Tullie House Museum. This allowed a safe space within the city for those seeking asylum and new refugees. MCC was credited as coordinator during their last funded project due to our contribution in sharing the information.

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- Temple of Culture - participation and signposting in the design and painting of a mural in the heart of the city, on the main atrium wall of Tullie House Museum. Designed and painted exclusively by people seeking asylum in Carlisle by an acclaimed international artist.
- Cornerstone conversation cafe - We continue to hold a weekly conversation cafe within the Cornerstone cafe. This is a safe space where diaspora people can practise their English, to order drinks (provided free of charge) and socialise with members of the public and play card games, Uno is a firm favourite! It is also an opportunity for questions to be asked and advice given without judgement.
- Social evening - in partnership with Pride in North Cumbria (PiNC) we held monthly social evenings which provided an opportunity for laughter, dancing and socialising with different groups.
- Dance party - we organised a night at a local nightclub, the Brickyard, with music and dancing of all nations, to allow participants a chance to socialise freely and have fun. Such social events have been useful to allow them to feel like normal young men and women to go out and dance freely to music of their choice. To be respectful of some cultural restrictions, we held two events, one for the male residents and one for the women.
- Volunteering - as volunteering is a great opportunity to feel part of and give back to the community, we have arranged volunteering placements to assist many local and national charities. This included helping sort donations to help Ukrainian refugees in Poland, with participants sorting around 5 tonnes of aid. Volunteers also helped out with site maintenance for the local Scout Activity Centre, resulting in two asylum seekers becoming regular volunteers at a local scout group. We have volunteered with Gosling Sike of Cumbria Wildlife Trust, Castle Carrock Primary School to assist with the design and making of a new outdoor classroom, balsam bashing for Eden Rivers Trust, Rebike and Currock Community Centre to name but a few.
- Gardening - working closely with Growing Well to facilitate weekly volunteering sessions for men and women at their garden, which produces vegetables for the local community. This has continued after the closure of the hotels housing asylum seekers, with new residents to the city now joining the work party each week. The residents also support the Denton Holme Community Allotment which produces food for the local food bank.

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- Religious and national festivals - we held 3 Iftar meals during Ramadan, allowing the hotel residents to shop and cook their own food, and to share this with other friends and members of the community. We also arranged a meal for Eid to be shared with all Muslim hotel residents. As it is such an important celebration, normally shared with family and friends, it was welcomed to have such an event. We also arranged a celebration for Nowruz for the Persian New Year, including transport, music and dancing and a meal. One local Iranian who attended said it was the first time they had been able to celebrate Nowruz for 12 years. Residents were also taken to a local Orthodox church for Easter service. Many others were signposted to suitable and welcoming churches, in accordance with their religious and cultural needs.
- Cooking - we have, and continue to, host regular cooking sessions for diaspora groups. These sessions, funded predominantly through our Cook, Share, Eat programme, allowed them to plan, cook and share meals together. Whilst residents were housed in the two hotels they did not have the opportunity to cook for themselves, or to enjoy the food they are used to and enjoy. The sessions aimed at the hotel residents were arranged into small groups from the same nationality, ensuring that everyone had the opportunity to cook and enjoy a meal in a group setting. Types of foods included Iranian, Egyptian, Kurdish, Syrian, Sudanese and Eritrean dishes. In the forthcoming year we would like to arrange basic cooking and budgeting courses for those currently in dispersal accommodation and new refugees, to help them manage the limited funds to ensure they have a varied and balanced diet, alongside life skills of budgeting and shopping.
- Local events - attended and supported diasporas to participate in city-wide events such as our own Culture Bazaar, Three Welcome to the City, Freshers' Week at University of Cumbria and Unity Festival, with volunteers helping in all of these events under the supervision and direction of Multicultural Cumbria.
- Carrom Board - Carrom is a very popular South Asian board game. Two boards were taken to the men's hotel to allow regular playing. Working with PiNC we arranged a Carrom competition/introduction event open to all within the community, with plans for further events.
- Signposting - cooperating with and advocating for other local charities and organisations with similar values and missions to ours. This includes

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signposting diaspora community members to their activities and events, such as other conversation groups, english classes, art groups, yoga, and talks.

Asylum Seeker & Refugee Education

In conjunction with the coordination and empowerment projects, we were able to secure £5,000 to purchase equipment and resources to deliver basic English and IT education to those affected, aimed at people seeking asylum and being housed in Carlisle hotels. We purchased laptops to run software on to deliver these classes. This fund was carried forward from 2021- 2022 to allow us to procure tutors, through WEA, and software to roll these classes out. The initial focus was on the asylum seeking community but the classes were made available to anyone, who resides locally, in need of English and IT classes. We have been mindful not to take away enrollment from education institutes that are already delivering these types of classes, such as Carlisle College, PHX and Maximus but enhance, and work in tandem with these collaborators.

In addition our Asylum Seeker and Refugee Coordinator helped and supported hotel residents with their English homework, provided slower and more detailed explanations of the tasks and vocabulary under the ASylum Seeker Empowerment Project.

Cook, Share & Eat Project

Cumberland Council granted us a sum of £2,800, which was used to fund our Cook, Share Eat programme. These sessions facilitated diaspora groups, including people seeking asylum, plan, cook and share meals together to break down barriers and find a sense of community. People seeking asylum were unable to cook for themselves and enjoy the foods and meals familiar to them whilst housed in the two local hotels. We organised numerous small sessions where people originally from the same nations were able to get together, cook for each other and share their favourite meals.

This very successful programme was then continued into the wider diaspora community with the aim of connecting up people from similar cultural backgrounds to lessen feelings of isolation.

Asian Women's Group

This fund remains in place for applications to support asian women in need, financially and socially.

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Better Tomorrows

Following the recruitment of a Trainee Youth Worker last year, the new team member resigned their post to pursue a different career path after just two months. This fund is currently on hold until we are in a position, as an organisation, to recruit, induct and train a new member of staff.

Culture Bazaar 2023 (Carlisle)

Another very successful event was held in Carlisle in 2023. This was an event open to the whole community that provided a safe environment for all to explore, experience and celebrate all different cultures.

Culture Bazaar West 2023

The very first Culture Bazaar in West Cumbria was held in Workington in November 2023. The planning and preparation work for this was mostly completed in this financial year. Up to 31st October 2023, we were able to obtain £12,000 in grants and sponsorships to fund this event, which will be carried forward to 2023-2024.

Diaspora Developments

We continued with the strategy development work using the £350,000 worth of funding from The National Lottery Fund, which is paid to us over a 5 year period. Using this funding we were able to achieve the following:

- Trial the role of a Digital Support Officer. This lasted until September where, at the review period, it was appraised that largely outsourcing the digital marketing and publicity elements were both more time and cost effective
- Appraise all staff roles for time and cost effectiveness
- The recruitment of a part-time Business Development Manager, the role was to primarily, reporting to the CEO, to line manager the team, develop the governance structure and documentation including Human Resources and Personnel processes and procedures.
- The BDM position was developed into a Chief Operations Officer, which was more fitting to the responsibilities required.
- Commence the recruitment process to gain more Trustees, ensuring they possess the correct experience and skill sets to compliment those already possessed.
- Apply for funding for a feasibility study to establish the case for a Multicultural Centre and cooking school within the city centre.
- Redefine organisational focus and plan the future of the charity, re-establishing long-term objectives that are in accordance with the constitution of the charity.

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- Establish better inter organisational communications, including coaching from an external provider on staff qualities, team dynamics and effective team working as well as minuted staff meetings with a focus on achievements and work planning.
- Establish a more effective staff appraisal system, ensuring that the charity's objectives are delivered in an appropriate and effective manner, also raising staff involvement and morale.
- Appraisal and implementation of a new document and IT structure to establish better communication and succession planning.
- A relaunch of corporate branding, incorporating a new logo and reinvented website and social media channels
- Continued network and partnership building and strategic development, seeking and engaging with partners and collaborators who have similar goals and objectives to those at Multicultural Cumbria, being mindful and respectful of the positions and statuses of those organisations within the community. This includes an active involvement with Cumbria Race Equality Network

Media Coverage & Public Relations

MCC continues to have an excellent working relationship with the local networks, over all types of media and was able to gain local media coverage for most of its projects, keeping both the charity name and multiculturalism, as a topic, in the minds of the people of Cumbria. This contributes to empowering the minoritised groups by being a conduit to ensure that diaspora communities are being represented.

Personnel Changes

During the financial year 2022-2023 Multicultural Cumbria was in a period of intense development and restructure. We lost our Chief Operations Officer because of differences in opinion of the direction of the organisation. This person has since filed a constructive dismissal case with the Tribunal Service, a case in which Multicultural Cumbria refutes and strongly defends the claim. The organisation had adequate insurance protection at the time of filing and is being represented by the insurance appointed legal team. The Tribunal is expected to be held in September 2024.

During the financial year we also received the resignation of our Trainee Youth Worker, who decided to pursue further academic studies and a different career path. This individual did stay as an employee for a further two months in an administrative support capacity until their educational provisions were secured. We would like to wish this person the best of luck in their future studies and career and who hope to work with them in the future as a volunteer.

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Voluntary Help and Gifts in Kind

It is our aim that volunteers provide assistance with all our events, giving their time and supplies to make each one a success. After Covid-19 restrictions were lifted, the charity was able to work with many more volunteers than the previous year. The increase in volunteers will be a major objective for MCC over the next year. The public and local organisations have continued with their generosity in giving gifts and services in kind, particularly with regard to the Culture Bazaar and Race2B Conference, when collaboration work with the University of Cumbria was particularly effective.

The trustees are very grateful to all the 25 individual volunteers and multiple local businesses and organisations working with Multicultural Cumbria, and who have assisted the charity to achieve its aims and objectives.

We would also like to say a special thank you to University of Cumbria for providing us with free office space.

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FINANCIAL STATEMENTS

MULTICULTURAL CUMBRIA
Statement of Financial Activities

**For Year Ended 31 October
 2023**

			2023	2022
	Note	Unrestricted Funds	Restricted Funds	Totals Funds
			Total Funds	
Income				
Grants	8	£2,800	£93,000	£156,631
Donations	8	£52	£0	£645
Other income	8	£27,742	£00	£2,066
Total Income		£30,594	£93,000	£159,342
Expenditure				
Expenditure on charitable activities	9	£21,174	£107,376	£158,781
Total Expenditure		£21,174	£107,376	£158,781
Net Income and Net Movement in Funds				
		£9,420	(£14,376)	£561
Reconciliation of Funds				
Total Funds Brought Forward		£13,961	£54,255	£68,216
Transfers between funds		-557	557	0
Total Funds Carried Forward		£22,824	£40,436	£68,216

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The above Statement to be read in conjunction with the Notes to the Accounts.

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MULTICULTURAL CUMBRIA
Statement of Financial Position (Balance Sheet) as at
31 October 2023

	Note	2023	2022
Fixed Assets	4		
Tangible Fixed Assets		£960	£1,210
Current Assets			
Cash at bank and in hand		£77,106	£81,242
Debtors	14		
Plus Debtors		£5,150	£400
Plus Prepayments		£663	£394
Net Current Assets		£82,919	£82,036
Current Liabilities			
Less Creditors: Trade Creditors		£872	£5,033
Less accruals		£19,339	£8,879
Less payroll Liabilities		£408	£1,118
Total current liabilities		£20,619	£15,030
Total creditors	15	£20,619	£15,030
Total Assets less current liabilities		£63,260	£68,216
Funds of the Charity			
- Restricted Funds	16	£40,436	£54,255
- Unrestricted Funds		£22,824	£13,961

Signed on behalf of Multicultural Cumbria:



Louis Wind-Cowie (Aug 30, 2024 21:05 GMT+1)

Date: 30/08/2024

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 OCTOBER 2023

MULTICULTURAL CUMBRIA
Notes to the Financial Statements
Year Ended 31 October 2023

1. General Information

The charity is a standard charity registered in England and Wales and is unincorporated. The address of the charity is UNIVERSITY OF CUMBRIA, HOMEACRES HOUSE, BRAMPTON ROAD, CARLISLE, CUMBRIA CA3 9AY

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, "The Financial Reporting Standard application in the UK and the Republic of Ireland", 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 (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities measured at fair value through income and expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Disclosure Exemptions

The charity satisfies the criteria of qualifying entity as definite in FRS102. As such, advantage has been taken on the following disclosure exemptions available under paragraph 1.12 of FRS102:

- a) No cash flow statement has been presented
- b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors including expectations of future events that are believed to be reasonable under the circumstances.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose. This figure includes designated funds, which are unrestricted funds earmarked by the trustees for specific future projects or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

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Incoming Resources

All incoming resources are included in the Statement of Financial Activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can reliably be measured. The following specific policies are applied to particular categories of income:

- i) Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- ii) Income from contracts for the supply of services is recognised with the delivery of the contracted service.

This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- i) expenditure on raising funds, including the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- ii) expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- iii) other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

4. Tangible Assets

The charity currently holds fixed assets to the value of £960.

5. Depreciation

Tangible fixed assets are carried at cost, net of depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives. Fixtures and fittings and office equipment are depreciated on the basis 20% straight line. Expenditure on acquisition assets have been capitalised and included within the balance sheet.

During the period the Charity did not acquire additional tangible fixed assets. Depreciation of £250 was deducted from the value of the assets for the reporting period and the depreciation cost carried in expenditure.

6. Impairment of Fixed Assets

There were no impairments of fixed assets during the reporting period.

7. Financial Instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are

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initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

8. Grants and Donations

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
Grants, Donations and Legacies				
Grants Receivable	£2,800	£93,000	£95,800	£156,631
Donations	£52	£0	£52	£645
Other	£27,742	£00	£27,742	£2,066
Total Income	£30,594	£93,000	£123,594	£159,342

9. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
Premises/Rent	£0	£0	£0	£0
Insurance	£0	£927	£927	£384
Renewals	£0	£0	£0	£0
Telephone & IT Costs	£0	£1,150	£1,150	£5,557
General Office Costs	£488	£1,440	£1,928	£4,101
Event Costs	£22,999	£5,438	£28,437	£19,718
Mgmt & Admin Fees	£216	£131	£347	£0
Consultancy & Support	£61	£3,152	£3,213	£4,040
Staff & Volunteer Costs inc leave provision	(£2,840)	£95,138	£92,298	£124,939
Grants to other Charities	£0	£0	£0	£0
Depreciation	£250	£0	£250	£42
Total Expenses	£21,174	£107,376	£128,550	£158,782

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10. Staff and Volunteer Costs

The total staff costs and employee benefits including volunteer costs are as follows:

	2023	2022
Wages and salaries	£83,088	£110,083
Social Security Costs	£3,025	£2,987
Pension Costs	£2,396	£3,126
Volunteer costs	£0	£0

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

	2022	2021
Number of staff	3.9	5.5

The full-time equivalent of the above staff numbers is 2.9.

No employee received employee benefits of more than £60,000 during 2022 nor 2023.

During the year key management remuneration amounted to £35,100 (excluding employer pension costs).

11. Staff Costs Provision

A provision of £10,405 for staff costs incurred during the period ending 31 October 2023 is not included in the above figures and is carried in the balance sheet. Relevant costs are included to ensure that the expenditure is declared in the relevant financial period.

12. Pensions

The Charity operates a defined benefits pension scheme and the pension charge is based on contributions made to 31 October 2023.

13. Trustee Remuneration and Expenses

No remuneration or other benefits from employment with the charity or related entity were received by the Trustees during the reporting period.

14. Debtors

Debtors at the end of 2023 = £5,150, due within one year.

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15. Creditors

Creditors at the end of 2023 = £20,619, due within one year.

16. Funds

Restricted Funds available at the end of 2023 = £40,436 to carry forward to 2024,

Unrestricted Funds available at the end of 2023:

Designated Funds = £7,918

Free reserves = £14,906

MULTICULTURAL CUMBRIA CIO

Independent Examiners Report to the Trustees of Multicultural Cumbria CIO

I report on the accounts of the charity for the year ended 31st October 2023, which are set out on pages 1-20.

This report is made solely to the charity's trustees, as a body, in accordance with s43 of the Charities Act 1993 (for a charity in England and Wales).

Respective responsibilities of Trustees and Examiner

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 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- ♦ Examine the accounts (under section 43 (3)(a) of the 1993 Act);
- ♦ To follow the procedures laid down in the General Directions given by the Charity Commissioners under s43 (7)(b) of the Act; and
- ♦ To state whether particular matters have come to my attention.

Basis of independent examiners report.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination included a review of accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in audit and consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiners statement

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

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

- ♦ to keep accounting records in accordance with s41 of the Act; and
- ♦ to prepare accounts which accord with accounting records and comply with the accounting requirements of the Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached.

Mr. Robert W. Gordon FCA, ATT, FMAAT
Briar Lea House, Brampton Road,
Longtown, Carlisle, CA6 5TN

Date: 30 August 2024

MULTICULTURAL CUMBRIA

England & Wales - Charity number 1176060

Accounts



Multicultural Cumbria

CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT

31 OCTOBER 2022

Charity Number 1176060

MULTICULTURAL CUMBRIA
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The trustees present their report and the unaudited financial statements of the charity for the period ended 31 October 2022.

Reference and administrative details

Registered charity name	Multicultural Cumbria CIO
Charity registration number	1176060
Principle office	University Of Cumbria Room 003, Homeacres Brampton Road Carlisle Cumbria CA3 9AY

The Trustees

The trustees who served the charity during the period were as follows:

Ms L Horton
Mrs C Coulthard (Resigned 09 February 2022)
Mr S Patel (Resigned 08 February 2022)
Mrs R M Harrison-Palmer
Ms M E Reid Fotheringham JP, DL

Chief Executive Officer Saj Ghafoor OBE

Bank NatWest, 92 English Street, Carlisle CA3 8NF

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

The charity functions through a Board of Trustees. The constitution document, which was reviewed on 28 January 2019, allows for up to 12 trustees to be appointed and no less than 3. Trustees serve for a renewable term of 3 years. Trustees can serve until they either resign or their term ends without renewal. All our existing trustees have the relevant skills, knowledge and experience required for being a charity trustee and, aside from expenses, were not remunerated for their trusteeship. Our trustees are unpaid and details of trustee expenses and any related party transactions are disclosed in note 11 to the accounts.

Potential trustees are selected on their skills, knowledge and experience relevant to the effective administration of the charity. Appointment is made through a majority vote of the existing trustees.

A Chief Executive Officer is appointed and is responsible for the day-to-day running of the organisation.

Risk Policy

The CIO regularly reviews risk and the current key risks are:

- Further reserves are required to continue to deliver core services during unforeseen difficulties
- More sustainable funding is required, including the introduction of robust and varied income generation streams
- Loss of experienced key staff and trustees would cause considerable strain on the future of the charity

FINANCIAL REVIEW

Reserves Policy

The charity has reserves of £12,434.05 and this represents a month's total of staff costs costs as at the end of the reporting period.

As well as being available to meet potential liabilities, the purpose of the reserve is also to enable Multicultural Cumbria to continue with the delivery of core services during a period of unforeseen difficulty and to provide time to replace funding that has been withdrawn or is no longer available. Therefore, on the basis that there is currently significant uncertainty about the future of key contracts, the cash reserve to continue to be built up to the equivalent of three month's running costs. This will be achieved by diverse income generation streams as well as grants and allowances permitted for such purposes under current legislation and restrictions placed by funders.

This policy will be reviewed as the charity grows and at least annually.

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Funds Held as Custodian Trustee

There were no funds or assets held as custodian, by Multicultural Cumbria, during the reporting period ending 31 October 2021.

Donations and Grants Policy

The charity only provides grants to other charities or organisations when working in collaboration/partnership on the same projects with shared charitable objectives. Grants applications are not requested and instead our senior managers identify when it is most effective to use our own staff and resources or whether to deploy a relevant partner for some or all the project, depending on partner specialisms and the audience to be reached. In addition to their own specialisms, potential partners are reviewed for their financial integrity and operational capability before entering into a partnership agreement. Conditional grants are then awarded in accordance with the project and funders' objectives.

Each partnership and collaboration is to ensure alignment with our grants, priorities and strategic planning.

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OBJECTIVES AND ACTIVITIES

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

Our Mission

To strive towards an equitable multicultural society in Cumbria that supports ethnic diversity and societal cohesion. To focus on sustaining and sharing the heritages, cultures, values, beliefs and perspectives of diaspora people that have origins from different cultural backgrounds and promote inclusion throughout the wider community.

Our Vision

Our vision is to lead by working collaboratively with partners and organisations as we share our values of embracing multicultural integration and societal cohesion. We focus on the needs of our ethnically diverse communities to enable them to develop a sense of belonging and ownership of their rich heritage and culture in Cumbria. We work with individuals to develop community champions to inspire all diasporas to feel valued and to promote inclusion amongst the wider community.

CIO Objectives

The promotion of equality and diversity for the public benefit in Cumbria by:

- a) the elimination of discrimination on the grounds of race, gender, disability, sexual orientation or religion;
- b) advancing education and raising awareness in equality and diversity;
- c) promoting activities to foster understanding between people from diverse backgrounds;
- d) cultivating a sentiment in favour of equality and diversity

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Activities and Achievements Within the Year

Saj Ghafoor OBE

In January 2022, our CEO, Saj, received the amazing news that she was to receive an OBE, for Cultural Awareness and Integration in Cumbria, on the late Queen's New Years' Honours List. She has found the impact truly overwhelming! For a full week hoards of congratulations came in, via all types of social media, mainly from our colleagues within the third sector. Saj is the first Asian woman in Cumbria to receive this accolade and one news outlet quoted "Her legacy of selfless service to the community has been appreciated by all those she has touched and embraced."

Asylum Seeker & Refugee Coordination

In April 2022 156 people landed in Carlisle, within a few weeks, where they had very little to no statutory support. Penrith Eden Refugee Network and Carlisle Refugee Action Group approached us to lead on a funding application to recruit Asylum Support Workers. Multicultural Cumbria was put forward as the suggested employer by Cumbria Community Foundation, as it was felt we had a stronger funding management system in place. We were successful in the application and we recruited two part-time posts in June 2021. We also recruited another for another post to work in collaboration. One post did not work out long-term, however we were able to increase the number of hours for the substantive post and their work has been extremely successful in supporting those in need, including people seeking asylum and Ukrainian refugees housed in the local area. The three charities continue to work together in supporting these people into 2022-2023.

In addition, University of Cumbria was very supportive and donated 300 sweatshirts and T-shirts from campaigns for asylum seekers. They also offered 3 hours a day on weekends for free activities at their Fusehill Street Sports Centre. We continue to work with the university around the best options for translations. All activities were worked within the restrictions imposed by the designated agencies contracted to manage the individuals whilst their applications for asylum are being processed.

Asylum Seeker & Refugee Education

In conjunction with the coordination project, aimed at people seeking asylum and being housed in Carlisle hotels, we were able to secure £5,000 to purchase equipment and resources to deliver basic English and IT education to those affected. We purchased laptops to run software on to deliver these classes. The remainder of the fund is carried forward to 2022-2023, when we will procure tutors and software to roll these classes out. Although the initial focus will be the asylum seeking community the classes will be made available to anyone, who resides locally, in need of English and IT classes. We are mindful not to take away enrollment from education institutes that are already delivering these types of classes, such as Carlisle College, but enhance, and work in tandem with these collaborators.

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Asian Women's Group

This year the fund requested that we set-up and run a sewing club, for the ladies involved in the Panah Project. The aim was to commission a quilt made solely by these female participants. We negotiated some space from Carlisle Youth Zone to run the weekly club.

In addition, the fund was able to give support to an individual, who met the required criteria imposed by the fund's terms, in the form of a short-term loan. This allowed a family with young children to find temporary accommodation after they were evicted from their home and eased the pressures of having to find immediate funds for a deposit, ensuring that the family were still able to afford food and essentials. The borrowed funds were paid back at an affordable rate agreed by the fund and the beneficiary.

Better Tomorrows

Following a contribution of £15,540 from Cumbria Community Foundation, at the end of the financial year we were able to recruit a Trainee Youth Worker to train, through Cumbria Youth Alliance, and deliver the objectives connected to the Better Tomorrows Project. This is a three-year programme encouraging local people to become trained and accredited youth workers and contribute to an increase in young people accessing youth-targeted support. As youths from diaspora backgrounds are, generally, less likely to engage with this type of support, our focus is to assist and encourage these individuals.

Covid Vaccine Communications

With the brought forward funds from North Cumbria Clinical Commissioning Group and additional funding of £7,500 from the former Cumbria County Council, we were able to recharge staffing costs that were used to translate and distribute government published information and advice regarding the Covid-19 virus.

Dance Carousel & Keep Dancing

Using the funds carried forward from 2020-2021, we were able to continue the success of the Dance Carousel dancing sessions. These classes were continued at University of Cumbria, Brampton Road Campus, where the space was made available to us free of charge. These sessions ensure privacy, for the ladies only. These sessions are no longer held by Multicultural Cumbria, due to changes in personnel, however we fully support these sessions being held in a different capacity elsewhere.

Diaspora Developments

We continued with the strategy development work using the £350,000 worth of funding from The National Lottery Fund, which is paid to us over a 5 year period. Using this funding we were able to achieve the following:

- Trial the role of a Digital Support Officer. This lasted until September where, at the review period, it was appraised that largely outsourcing the digital marketing and publicity elements were both more time and cost effective
- Appraise all staff roles for time and cost effectiveness

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- The recruitment of a part-time Business Development Manager, the role was to primarily, reporting to the CEO, to line manager the team, develop the governance structure and documentation including Human Resources and Personnel processes and procedures.
- The BDM position was developed into a Chief Operations Officer, which was more fitting to the responsibilities required.
- Commence the recruitment process to gain more Trustees, ensuring they possess the correct experience and skill sets to compliment those already possessed.
- Apply for funding for a feasibility study to establish the case for a Multicultural Centre and cooking school within the city centre.
- Redefine organisational focus and plan the future of the charity, re-establishing long-term objectives that are in accordance with the constitution of the charity.
- Establish better inter organisational communications, including coaching from an external provider on staff qualities, team dynamics and effective team working as well as minuted staff meetings with a focus on achievements and work planning.
- Establish a more effective staff appraisal system, ensuring that the charity's objectives are delivered in an appropriate and effective manner, also raising staff involvement and morale.
- Appraisal and implementation of a new document and IT structure to establish better communication and succession planning.
- A relaunch of corporate branding, incorporating a new logo and reinvented website and social media channels
- Continued network and partnership building and strategic development, seeking and engaging with partners and collaborators who have similar goals and objectives to those at Multicultural Cumbria, being mindful and respectful of the positions and statuses of those organisations within the community. This includes an active involvement with Cumbria Race Equality Network

HAF Easter & Summer 2022

The local council runs out-of-school clubs during the half term holidays, with a focus on health and food. For this club we teamed up with iCan to deliver very successful and popular activities. Our focus was on children from diaspora backgrounds who often find it more difficult to engage in such activities due to reasons such as language and culture. The food was all sourced from local establishments and the children were able to assist in the preparation of the simpler dishes such as fruit kebabs. All the food made available was healthy and diverse. The funding secured from the council enabled us to allow children who receive free school meals to attend free-of-charge.

The same club, with different activities and facilitators, was held during the summer school holidays and was even more successful than the Easter session. Over the four days we ran the sessions with a total of 160 places, 140 of which were offered free-of-charge, in line with the local authority's free school meals criteria.

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KickStart Scheme

We were successful in securing funding to recruit, employee two new members of staff for six months. This project was funded by the Department of Work & Pensions and was aimed at giving temporary employment and work experience to young people who possess additional challenges with finding employment, such as mental and physical disabilities. We were very fortunate in gaining two enthusiastic and conscientious members of the team, on a temporary basis. During their time at Multicultural Cumbria, they were able to work on translations for Covid-19 communications and guidelines for the diaspora communities as well as for refugees and people seeking asylum in the local area. They were able to assist on projects such as the Panah project and the HAF Summer Activity Club and assisted in organisational exercises around digital branding and accounting processes. We wish all the very best to the two individuals in their future careers.

Race 2B Conference 2022

In October 2022 we held our annual Race 2B Conference and this was hosted by University of Cumbria on the Fusehill Street Campus.

The theme for the year's conference was "Representation" and included guest speakers and interactive workshops. The event was opened by the Vice Chancellor of University of Cumbria - Professor Julie Mennell and included the following talks:

- University of Sanctuary - James Stevens, UoC
- Youth Inclusion, Disparities in Diasporas - Aldwin Samuels, MCC
- Nowhere to Go - a Refugee's Journey - R Shokra
- What Has Changed in 25 Years? - Lina Mokajee BSc MA BACP, Praxis Therapy
- Raising Awareness of Diabetes, Kidney Diseases & Organ Donation within Minority Groups - Kirit Mistry, South Asian Health Action
- The Role of the Social Worker in Diaspora Communities Matthew Smith, UoC

Two interactive workshops were held at the event:

- Bystander training - Shamsheer Chohan, Communities Inc
- Unconscious Bias - Lina Mokajee BSc MA BACP, Praxis Therapy

In addition to the priceless insights provided by the facilities, the event was a fantastic networking opportunity for all who attended.

Coverage of the event was extremely successful, by both social media and local news outlets. Feedback from the event, again, was very positive and we look forward to holding similar events annually going forward, although they will be in a different format.

Panah Project

With a funding allocation of £550 from Carlisle Refugee Action Group and Carlisle One World Centre, we were able to hold and be involved in a range of activities with a specific

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focus on refugees and other diaspora community members. These activities included a picnic held at the Secret Garden at the city's Tullie House Museum and Art Gallery. These types of activity are vitally important to the diaspora communities as they often feel isolated and unable to otherwise meet members of their own communities or with those from similar backgrounds.

Queen's Jubilee/Culture Bazaar 2022

This was the first Culture Bazaar event we were able to organise after the restrictions and challenges posed from the Covid-19 pandemic. We wanted to hold a smaller event than those historically, as some people were still very nervous about meeting socially in public places. Fortunately, this fell perfectly with the late Queen's Platinum Jubilee celebrations. As a result we decided to participate in the former Carlisle City Council's Jubilee celebration event at Bitts Park in Carlisle. This meant that we would be a contributor to the event by holding a multitude of activities within the bigger event. Included activities delivered by Multicultural Cumbria were:

- Thanks to the Lanes, Carlisle, we ran creative workshops for children in the week run-up to the Bitts Park event
- Dance practice sessions were held at the Carlisle Town Hall facility, again during the week run-up to the main event
- An information stall on MCC and the wider topic of multiculturalism
- A dance "flashmob" display, engaging amateur and semi-professional dancers from a multitude of cultural backgrounds
- A flag parade of over a 100 flags, representing commonwealth countries - members of the community to were encouraged to fly the flag that best represented their heritage
- Punjabi Roots drumming display and workshop sessions
- Henna applications - empowering members of the refugee community to use their skills as a small income stream
- Creative workshops aimed at children which included flag making and puppet display

Same Storm, Different Boats

In collaboration with other charities around Cumbria, we have continued to strengthen our networks to support minoritized Cumbrians, migrants and refugees.

This was achieved by working under a Memorandum of Understanding with other local charities such as Carlisle One World Centre, Furness Multicultural Community Forum, Ant-Racism Cumbria, AWAZ and M-Unit through the Same Storm Different Boats project lead by Cumbria Development Education Centre (CDEC) to provide various activities for minoritized group through various art projects.

Media Coverage & Public Relations

MCC continues to have an excellent working relationship with the local networks, over all types of media and was able to gain local media coverage for most of its projects, keeping

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both the charity name and multiculturalism, as a topic, in the minds of the people of Cumbria. This contributes to empowering the minoritised groups by being a conduit to ensure that diaspora communities are being represented.

Voluntary Help and Gifts in Kind

It is our aim that volunteers provide assistance with all our events, giving their time and supplies to make each one a success. After Covid-19 restrictions were lifted, the charity was able to work with many more volunteers than the previous year. The increase in volunteers will be a major objective for MCC over the next year. The public and local organisations have continued with their generosity in giving gifts and services in kind, particularly with regard to the Culture Bazaar and Race2B Conference, when collaboration work with the University of Cumbria was particularly effective.

The trustees are very grateful to all the 25 individual volunteers and multiple local businesses and organisations working with Multicultural Cumbria, and who have assisted the charity to achieve its aims and objectives.

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FINANCIAL STATEMENTS

MULTICULTURAL CUMBRIA

**Statement of Financial Position (Balance Sheet) as at
 31 October 2022**

	Note	2022	2021
Fixed Assets	4		
Tangible Fixed Assets		£1,210.64	£0.00
Current Assets	4		
Bank		£81,089.92	£68,102.52
Cash in hand		£151.85	£0.00
Cash at bank and in hand		£81,241.77	£68,102.52
Debtors	12		
Plus Debtors		£400.00	£364.92
Plus Prepayments		£394.23	£0.00
Net Current Assets		£83,246.64	£68,467.44
Creditors			
Less Creditors: Trade Creditors		£5,032.80	£227.84
Current Liabilities			
Less accruals		£8,879.56	£1,174.74
Less payroll Liabilities		£1,118.08	(£590.62)
Total current liabilities		£9,997.64	£584.12
Total creditors	13	£15,030.44	£811.96
Total Assets less current liabilities		£68,216.20	£67,655.48
Funds of the Charity			
- Restricted Funds	14	£54,254.52	£48,585.74
- Unrestricted Funds		£13,691.68	£19,069.74

MULTICULTURAL CUMBRIA
 CHARITABLE INCORPORATED ORGANISATION
 TRUSTEES ANNUAL REPORT
 YEAR ENDED 31 OCTOBER 2022

MULTICULTURAL CUMBRIA
Statement of Financial Activities

**For Year Ended 31 October
 2021**

	Note	Unrestricted Funds	Restricted Funds	2022 Total Funds	2021 Totals Funds
Income					
Grants	8	£19,335.00	£137,296.42	£156,631.42	£78,812.70
Donations	8	£645.00	£0.00	£645.00	£164.18
Other income	8	£1,890.85	£175.00	£2,065.85	£346.92
Total Income		£21,870.85	£137,471.42	£159,342.27	£79,323.80
Expenditure					
Expenditure on charitable activities	8	£26,978.91	£131,802.64	£158,781.55	£94,556.83
Total Expenditure		£26,978.91	£131,802.64	£158,781.55	£94,556.83
Net Income and Net Movement in Funds		-£5,108.06	£5,668.78	£560.72	-£15,233.03
Reconciliation of Funds					
Total Funds Brought Forward		£19,069.74	£48,585.74	£67,655.48	£82,888.51
Total Funds Carried Forward		£13,961.68	£54,254.52	£68,216.20	£67,655.48

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The above Statement to be read in conjunction with the Notes to the Accounts.

Signed on behalf of Multicultural
 Cumbria:

Lesley Horton
 Lesley
 Horton

Date:

18 July
 2023

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION
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MULTICULTURAL CUMBRIA
Notes to the Financial Statements
Year Ended 31 October 2021

1. General Information

The charity is a standard charity registered in England and Wales and is unincorporated. The address of the charity is UNIVERSITY OF CUMBRIA, HOMEACRES HOUSE, BRAMPTON ROAD, CARLISLE, CUMBRIA CA3 9AY

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, "The Financial Reporting Standard application in the UK and the Republic of Ireland", 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 (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities measured at fair value through income and expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Disclosure Exemptions

The charity satisfies the criteria of qualifying entity as definite in FRS102. As such, advantage has been taken on the following disclosure exemptions available under paragraph 1.12 of FRS102:

- a) No cash flow statement has been presented
- b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors including expectations of future events that are believed to be reasonable under the circumstances.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose. Designated funds are unrestricted funds earmarked by the trustees for specific future projects or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

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Incoming Resources

All incoming resources are included in the Statement of Financial Activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can reliably be measured. The following specific policies are applied to particular categories of income:

- i) Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- ii) Income from contracts for the supply of services is recognised with the delivery of the contracted service.

This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- i) expenditure on raising funds, including the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- ii) expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- iii) other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

4. Tangible Assets

The charity currently holds fixed assets to the value of £1,210.64.

5. Depreciation

Tangible fixed assets are carried at cost, net of depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives. Fixtures and fittings and office equipment are depreciated on the basis 20% straight line. Expenditure on acquisition assets have been capitalised and included within the balance sheet.

During the period the Charity acquired tangible fixed assets with a total cost value of £1,252.39. Depreciation of £41.75 was deducted from the value of the assets for the reporting period and the depreciation cost carried in expenditure.

6. Impairment of Fixed Assets

There were no impairments of fixed assets during the reporting period.

7. Financial Instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are

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CHARITABLE INCORPORATED ORGANISATION
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initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

8. Grants and Donations

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
Grants, Donations and Legacies				
Grants Receivable	£19,335.00	£137,296.42	£156,531.42	£78,812.70
Donations	£645.00	£0.00	£645.00	£164.18
Other	£1,890.85	£175.00	£565.85	£346.92
Total Income	£21,870.85	£137,471.42	£159,781.55	£79,323.80

9. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
Premises/Rent	£0.00	£0.00	£0.00	£0.00
Insurance	£0.00	£383.96	£383.96	£827.21
Renewals	£0.00	£0.00	£0.00	£672.84
Telephone & IT Costs	£2,914.59	£2,642.23	£5,556.82	£5,189.03
General Office Costs	£3,520.24	£580.93	£4,101.17	£446.50
Event Costs	£9,630.06	£10,088.18	£19,718.24	£13,789.63
Mgmt & Admin Fees	£8,541.33	(£8,541.33)	£0.00	£428.67
Consultancy & Support	£113.20	£3,927.28	£4,040.48	£15,472.63
Staff & Volunteer Costs inc leave provision	£2,217.74	£122,721.39	£124,939.13	£57,730.32
Grants to other Charities	£0.00	£0.00	£0.00	£0.00
Depreciation	£41.75	£0.00	£41.75	£0.00
Total Expenses	£26,978.91	£131,802.64	£158,781.55	£94,556.83

MULTICULTURAL CUMBRIA
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10. Staff and Volunteer Costs

The total staff costs and employee benefits including volunteer costs are as follows:

	2021	2020
Wages and salaries	£110,083.20	£56,486.68
Social Security Costs	£2,986.59	£0.00
Pension Costs	£3,125.58	£1,243.64
Volunteer costs	£0.00	£0.00

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

	2022	2021
Number of staff	5.5	2.8

The full-time equivalent of the above staff numbers is 3.91.

No employee received employee benefits of more than £60,000 during 2021 nor 2022.

During the year key management remuneration amounted to £35,100 (excluding employer pension costs).

11. Staff Costs Provision

A provision of £8,743.76 for staff costs incurred during the period ending 31 October is not included in the above figures and is carried in the balance sheet. Relevant costs are included to ensure that the expenditure is declared in the relevant financial period.

12. Pensions

The Charity operates a defined benefits pension scheme and the pension charge is based on contributions made to 31 October 2022.

13. Trustee Remuneration and Expenses

No remuneration or other benefits from employment with the charity or related entity were received by the Trustees during the reporting period.

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14. Debtors

Debtors at the end of 2022 = £400.00, due within one year.

15. Creditors

Creditors at the end of 2022 = £15,030.44, due within one year.

16. Funds

Restricted Funds available at the end of 2022 = £54,254.52 to carry forward to 2023,

Unrestricted Funds available at the end of 2022:

Designated Funds = £ 1,526.72

Free reserves = £12,434.96

Signature: Lesley Horton
Lesley Horton (Aug 26, 2023 08:33 GMT+1)

Email: mslphorton@gmail.com







Trustees Annual Report 2022

Final Audit Report

2023-08-26

Created:	2023-08-23
By:	Saj Ghafoor (saj@multiculturalcumbria.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAADWN_8vJUfscpHFf2t2akd_fUzMY5RKzG

"Trustees Annual Report 2022" History

-  Document created by Saj Ghafoor (saj@multiculturalcumbria.org.uk)
2023-08-23 - 1:38:30 PM GMT
-  Document emailed to mslphorton@gmail.com for signature
2023-08-23 - 1:40:46 PM GMT
-  Email viewed by mslphorton@gmail.com
2023-08-26 - 7:32:29 AM GMT
-  Signer mslphorton@gmail.com entered name at signing as Lesley Horton
2023-08-26 - 7:33:36 AM GMT
-  Document e-signed by Lesley Horton (mslphorton@gmail.com)
Signature Date: 2023-08-26 - 7:33:38 AM GMT - Time Source: server
-  Agreement completed.
2023-08-26 - 7:33:38 AM GMT

MULTICULTURAL CUMBRIA

England & Wales - Charity number 1176060

Accounts

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT

31 OCTOBER 2021

Charity Number 11760601

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION
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The trustees present their report and the unaudited financial statements of the charity for the period ended 31 October 2021.

Reference and administrative details:

Registered charity name: Multicultural Cumbria CIO

Charity registration number: 1176060

Principle office: University Of Cumbria
Room 003, Homeacres
Brampton Road
Carlisle
Cumbria
CA3 9AW

The trustees

The trustees who served the charity during the period were as follows:

Ms L Horton
Mrs C Coulthard (Resigned 09 February 2022)
Mr S Patel (Resigned 08 February 2022)
Mrs R M Harrison-Palmer
Ms M E Reid Fotheringham JP, DL

Chief Officer Saj Ghafoor OBE

Bank NatWest, 92 English Street, Carlisle CA3 8NF

MULTICULTURAL CUMBRIA
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STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees and organisational structure

The charity functions through a Board of Trustees. The constitution document, which was reviewed on 28 January 2019, allows for up to 12 trustees to be appointed and no less than 3. Trustees serve for a renewable term of 3 years. Trustees can serve until they either resign or their term ends without renewal. All our existing trustees have the relevant skills, knowledge and experience required for being a charity trustee and, aside from expenses, were not remunerated for their trusteeship. Our trustees are unpaid and details of trustee expenses and any related party transactions are disclosed in note 11 to the accounts.

Potential trustees are selected on their skills, knowledge and experience relevant to the effective administration of the charity. Appointment is made through a majority vote of the existing trustees.

A Chief Officer is appointed and is responsible for the day-to-day running of the organisation.

Risk Policy

The CIO regularly reviews risk and the current key risks are:

- Further reserves are required to continue to deliver core services during unforeseen difficulties.
- More sustainable funding is required, including the introduction of robust and varied income generation streams
- Loss of experienced key staff and trustees would cause considerable strain on the future of the charity.

FINANCIAL REVIEW

Reserves Policy

The charity has reserves of £9,435 and this represents just over one month's total charitable expenditure for running costs as at the end of the reporting period.

As well as being available to meet potential liabilities, the purpose of the reserve is also to enable Multicultural Cumbria to continue with the delivery of core services during a period of unforeseen difficulty and to provide time to replace funding that has been withdrawn or is no longer available. Therefore, on the basis that there is currently significant uncertainty about the future of key contracts, the cash reserve to

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be built up to the equivalent of three months' running costs. This will be achieved by diverse income generation streams, as well as grants and allowances permitted for such purposes under current legislation and restrictions placed by funders.

This policy will be reviewed as the charity grows and at least annually.

Funds Held as Custodian Trustee

There were no funds or assets held as custodian by Multicultural Cumbria, during the reporting period ending 31 October 2021.

Donations and Grants Policy

The charity only provides grants to other charities or organisations when working in collaboration/partnership on the same projects with shared charitable objectives. Grants applications are not requested and instead our senior managers identify when it is most effective to use our own staff and resources or whether to deploy a relevant partner for some or all the project, depending on partner specialisms and the audience to be reached. In addition to their own specialisms, potential partners are reviewed for their financial integrity and operational capability before entering into a partnership agreement. Conditional grants are then awarded in accordance with the project and funders' objectives.

Each partnership and collaboration is to ensure alignment with our grants, priorities and strategic planning.

OBJECTIVES AND ACTIVITIES

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives set.

Our Mission

To strive towards an equitable multicultural society in Cumbria that supports ethnic diversity and societal cohesion. To focus on sustaining and sharing the heritages, cultures, values, beliefs and perspectives of diaspora people that have origins from different cultural backgrounds and promote inclusion throughout the wider community.

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Our Vision

Our vision is to lead by working collaboratively with partners and organisations as we share our values of embracing multicultural integration and societal cohesion. We focus on the needs of our ethnically diverse communities to enable them to develop a sense of belonging and ownership of their rich heritage and culture in Cumbria. We work with individuals to develop community champions to inspire all diasporas to feel valued and to promote inclusion amongst the wider community.

CIO Objectives:

The promotion of equality and diversity for the public benefit in Cumbria by:

- a) the elimination of discrimination on the grounds of race, gender, disability, sexual orientation or religion;
- b) advancing education and raising awareness in equality and diversity;
- c) promoting activities to foster understanding between people from diverse backgrounds;
- d) cultivating a sentiment in favour of equality and diversity.

Activities and Achievements Within the Year

Dance Carousel

After much success and popularity amongst the local community, not only were we able to continue to deliver dance classes from around the world, but by the end of the year, we were able to convert this previously fully-funded project into a sustainable income stream by charging participants a small entry fee.

Covid-19 and social distancing rules posed a challenge for this very popular project, however we were able to hold the classes outside and through Zoom streamed sessions, thanks to funding from CCF through the Art Covid-19 fund.

Once we were able to hold classes indoors this programme benefited from our move to the University of Cumbria, Brampton Road Campus, where a dance studio was made available for us for one evening per week free of charge. This is a fabulous opportunity as it ensures privacy for the ladies only classes which attracts women of many cultures and backgrounds.

Art Covid-19

As Covid-19 and the corresponding restrictions on contact were a major challenge for us in terms of delivering projects and communicating directly with the community,

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We needed to find new ways of delivering community activities. We were able to redirect funding from the Cumbria Community Foundation to purchase sound and vision equipment compatible with outdoor use. This enabled us to continue our Dance Carousel sessions, but outside, to adhere to social distancing rules and therefore minimising the risk of participants catching and spreading Covid-19.

Digital Culture Club

Culture Club was a weekly digital magazine, a vibrant online resource to provide fun, interesting and relevant articles and links to current activities running on our website and social media pages. It was used to share links to other cultural resources and include 'Bazaar Bits', a section for the public to contribute poems, photos, recipes and blogs about things they are doing to keep busy and entertained. This proved to be particularly popular and useful during Covid-19 lockdown periods to help members in the community to feel less isolated.

The funding for Culture Club ended in June 2021 and we took the decision to end it in its weekly form. However, after evaluation and finding the need, its primary contents still exist in varying digital formats on our website and social media pages and are updated regularly to ensure continued relevance.

Diaspora Developments

During the financial period £350,000 worth of funding, distributed over a 5 year period, was secured from The National Lottery Community Fund. This funding is to primarily aid us in the structured and strategic development and growth of the charity over a five year plan. The plan includes:

- Development and implementation of a long-term strategic plan, including corresponding budgeting and forecasting
- Development and implementation of relevant and robust policies and procedures
- Development and implementation of relevant staff training
- Appropriate partnerships and collaborative working
- Development and implementation of diverse and sustainable income streams
- Annual reviews and self-audits
- Growth for consultation with diaspora communities Cumbria wide
- Implementation of digital access education to local diaspora communities
- Providing a signposting service to all groups and individuals, tailored to their needs

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- Networking growth and development:
- The development of a Multicultural Centre for Carlisle

This funding will take us to April 2026.

Keep Dancing

Sport England has given us new funding for the Keep Dancing project, in response to restrictions brought about by social distancing and its effect on the original Dance Carousel project. It has provided an essential service, building on the momentum of Dance Carousel, enabling women to pick up their dance classes again, albeit in a slightly different format, so they can stay fit, healthy and connected, whilst having fun. We are hoping to continue to attract otherwise inactive BAME women participants, by presenting the dance classes in a new and innovative way, online. Furthermore, we have created a fun activity booklet for the children to do whilst their mum is dancing to enable the women to complete their classes whilst their children play.

Classes were available, exclusively to women, online via Zoom where participants could interact and see each other or keep their camera turned off if they preferred. Extracts from the class were later available on Facebook to the whole community, and this provided a unique opportunity for us to expand the project to a wider audience.

Key Fund

With funds from the Northern Cultural Regeneration Fund, most of which was carried forward from the previous financial year, the Key Fund was used to build capacity and included administrative, financial and workshop delivery support. In addition, training for staff and trustees was crucial to work towards our strategic business plan. This funding enabled MCC to survive and grow through the Covid-19 pandemic, while being a seed fund to enable the Charity to attract more funding during 2020.

The security of the fund enabled MCC to adapt to home working. We did that by introducing the Culture Club Magazine. The impact has been a significant rise in connectedness around Cumbria through using digital means, which has opened opportunities to build further networks for new collaborators, community life stories and by significantly increasing our own digital skills to create a weekly online magazine. We were successful in securing a six month extension to spend the funding, which enabled us to use the money for the best outcome.

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Same Storm, Different Boats

In collaboration with other charities around Cumbria, £4,000 of funding from Cumbria Development Education Centre and a further £500 from the Somewhere Nowhere Fund was used with the primary intentions of strengthening our networks to support BAME/black, brown, minoritised Cumbrians, migrants and refugees.

This was achieved by working under a Memorandum of Understanding with other local charities such as Carlisle One World Centre, Furness Multicultural Community Forum, Anti-Racism Cumbria, AWAZ and M-Unit through the Same Storm Different Boats project lead by Cumbria Development Education Centre (CDEC) to provide various activities for minoritised group through various art projects.

NHS Covid Vaccine Comms

North Cumbria Clinical Commissioning Group awarded MOC £3,500 for its work toward community engagement and information services around the Covid-19 vaccines. This fund will be carried forward to the financial year 2022-2023.

Covid-19 Capacity & Strategy

This further grant of just over £7,000 was used in conjunction with the Key Fund project to future proof the Charity in light of the Covid-19 pandemic. It enabled us to provide job security for 2 staff roles as well as assisting with the forward development of our business planning and strategy. We were able to "go digital" with our office systems and engagement with the local community, keeping us connected through the pandemic.

PPE

A small grant from Cumbria Community Foundation we were able to purchase various personal protective equipment to protect the working environment in two offices. This not only ensured the safety of 5 staff members throughout the Covid-19 pandemic but also the community with which we engage. We were able to carry out community projects for BAME people and the contact we have had with BAME women in particular due to lockdown.

We estimate that around 520 people benefited directly from this fund.

Conference 2021

In October 2021 we held our annual Race 2 B Conference. This was organised, and part-facilitated by the University of Cumbria, as an online only event due to the restrictions and anxiety caused by the Covid-19 pandemic.

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The theme for the year's conference was Enabling Race Equality and was attended, virtually, by 61 people.

There were 10 speakers in total, 2 of which were Saj Ghaffor and Tina Borgia, members of MCC's management team and Marcia Reid-Fotheringham MCC Trustee.

Feedback from the event was very positive and we look forward to holding similar events annually going forward.

Media Coverage & Public Relations

MCC has an excellent working relationship with the local networks, over all types of media and was able to gain local media coverage for most of its projects, keeping both the charity name and multiculturalism, as a topic, in the minds of the people of Cumbria. Empower the minoritised groups by being a conduit to ensure that diaspora communities are being represented.

Voluntary Help and Gifts in Kind

Volunteers provide assistance with events (such as Culture Bazaar and conferences) giving their time and supplies to make each one a success. Due to Covid-19 and related social distancing requirements the charity was unable to work with as many volunteers and was forced to cancel the Culture Bazaar 2021. Despite these challenges, the public and local organisations have continued with their generosity in giving gifts and services in kind, particularly with regard to the Race2B Conference in October 2021, when collaboration work with the University of Cumbria was particularly effective.

The trustees are very grateful to all the 107 individual volunteers and multiple local businesses and organisations working with Multicultural Cumbria, and who have assisted the charity to achieve its aims and objectives.

FINANCIAL STATEMENTS

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Statement of Financial Position (Balance Sheet) as at 31 October 2021				
	Note	2021	2020	
Fixed Assets	4			

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Tangible Fixed Assets:		£0.00	£0.00
Current Assets:	4		
Bank:		£68,102.52	£80,498.35
Cash at bank and in hand		£0.00	£2,570.18
Debtors:	12		
Plus Debtors		£364.92	£0.00
Net Current Assets:	4	£68,467.44	£83,068.53
Creditors			
Less Creditors: Trade Creditors		£227.84	£180.00
Current Liabilities			
Less accruals		£1,174.74	£0.00
Less payroll liabilities		(£590.62)	£0.00
Total current liabilities		£584.12	£0.00
Total creditors	13	£811.96	£180.00
Total Assets less current liabilities	8	£67,655.48	£82,888.53
Funds of the Charity			
- Restricted Funds	14	£48,985.72	£82,175.92
- Unrestricted Funds		£19,069.76	£712.52

MULTICULTURAL CUMBRIA					
Statement of Financial Activities					
For Year Ended 31 October 2021					
				2021	2020
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Totals Funds

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Income:				£106,894.4	
Grants	8	£10,261.70	£68,551.00	£78,812.70	0
Donations	8	£164.18	£0.00	£164.18	£184.78
Other Income	8	£346.92	£0.00	£346.92	£2,408.45
Total Income		£10,772.80	£68,551.00	£79,323.80	£109,577.6
Expenditure					
Expenditure on charitable activities	8	£8,534.80	£86,022.03	£94,556.83	£44,483.74
Total Expenditure		£8,534.80	£86,022.03	£94,556.83	£44,483.74
Net Income and Net Movement in Funds					
		£2,238.00	£17,471.03	£15,233.03	£65,093.90
Reconciliation of Funds					
Total Funds Brought Forward		£16,831.74	£66,056.77	£82,888.51	£17,794.61
Total Funds Carried Forwards		£18,069.74	£48,585.74	£67,655.48	£82,888.51

The Statement of Financial Activities includes all gains and losses recognised in the year.
 All income and expenditure derive from continuing activities.

The above statement to be read in conjunction with the Notes to the Accounts

Acceptance of Financial Statements for Year Ended October 2021

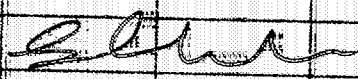
Independent Examiner:

[Handwritten Signature]

Date:

15/6/2022

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 OCTOBER 2021

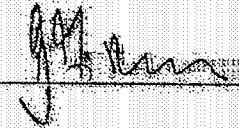
Signed on behalf of MCC:					
Date:		18th June 2022			

MULTICULTURAL CUMBRIA

Statement of Financial Position (Balance Sheet) as at 31 October 2021

	Note	2021	2020
Fixed Assets:			
Tangible Fixed Assets	4	£0.00	£0.00
Current Assets:			
Bank:	4	£68,102.52	£80,498.33
Cash at bank and in hand		£0.00	£2,570.18
Debtors:			
Plus Debtors:	12	£364.92	£0.00
Net Current Assets		£68,467.44	£83,068.51
Creditors:			
Less Creditors: Trade Creditors		£227.84	£180.00
Current Liabilities			
Less accruals:		£1,174.74	£0.00
Less payroll liabilities		(£590.52)	£0.00
Total current liabilities		£584.12	£0.00
Total creditors	13	£801.96	£180.00
Total Assets less current liabilities		£67,655.48	£82,888.51
Funds of the Charity:			
- Restricted Funds	14	£48,538.74	£82,175.99
- Unrestricted Funds		£19,069.74	£712.52


Independent Examiner:



Date:

15/16/2020

Signed on behalf of MCC:



Date:

18/16/2022

MULTICULTURAL CUMBRIA

Statement of Financial Activities

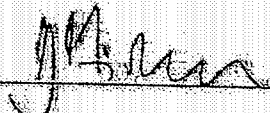
For Year Ended 31 October 2021

				2021	2020
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
Income:					
Grants	8	£10,261.70	£68,551.00	£78,812.70	£106,884.40
Donations	8	£164.18	£0.00	£164.18	£184.78
Other income	8	£346.92	£0.00	£346.92	£2,498.46
Total Income		£10,772.80	£68,551.00	£79,323.80	£109,577.64
Expenditure					
Expenditure on charitable activities	8	£8,584.80	£86,022.83	£94,556.83	£44,489.74
Total Expenditure		£8,584.80	£86,022.83	£94,556.83	£44,489.74
Net Income and Net Movement in Funds		£2,238.00	-£17,471.83	-£15,233.83	£65,099.90
Reconciliation of Funds					
Total Funds Brought Forward		£16,834.74	£66,056.77	£82,891.51	£17,754.61
Total Funds Carried Forward		£19,069.74	£48,589.74	£67,659.48	£82,891.51

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The above Statement to be read in conjunction with the Notes to the Accounts:

Independent Examiner:



Date:

15/6/2022

Signed on behalf of MCC:



Date:

18/06/22

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 OCTOBER 2021

MULTICULTURAL CUMBRIA
Notes to the Financial Statements
Year Ended 31 October 2021

1. General Information

The charity is a standard charity, registered in England and Wales and is unincorporated. The address of the charity is UNIVERSITY OF CUMBRIA, HOWACRES HOUSE, BRAMPTON ROAD, CARLISLE, CUMBRIA CA3 9AW

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, "The Financial Reporting Standard application in the UK and the Republic of Ireland", 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 (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011

3. Accounting Policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities measured at fair value through income and expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Disclosure Exemptions

The charity satisfies the criteria of qualifying entity as defined in FRS102. As such, advantage has been taken on the following disclosure exemptions available under paragraph 11.12 of FRS102:

- a) No cash flow statement has been presented
- b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors including expectations of future events that are believed to be reasonable under the circumstances.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose. Designated funds are unrestricted funds earmarked by the trustees for specific future projects or commitment. Restricted funds are subjected to restrictions on

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 OCTOBER 2021

their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming Resources:

All incoming resources are included in the Statement of Financial Activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can reliably be measured. The following specific policies are applied to particular categories of income:

- i) Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- ii) Income from contracts for the supply of services is recognised with the delivery of the contracted service.

This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent; in which case it may be regarded as restricted.

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- i) expenditure on raising funds, including the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.....
- ii) expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- iii) other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

4. Tangible Assets

The charity does not hold any tangible/fixed assets.

5. Depreciation

Depreciation is not applicable as the charity does not currently hold any fixed assets.

6. Impairment of Fixed Assets

Not applicable.

7. Financial Instruments:

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

MULTICULTURAL CUMBRIA
 CHARITABLE INCORPORATED ORGANISATION
 TRUSTEES ANNUAL REPORT
 YEAR ENDED 31 OCTOBER 2021

8. Grants and Donations

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
Grants, Donations and Legacies				
Grants Receivable	10,260.70	68,551.00	£78,812.70	£106,894.40
Donations	164.18	0.00	164.18	£184.78
Other	346.92	0.00	346.92	£2,498.46
Total Income	10,772.80	68,551.00	79,323.80	£109,577.64

9. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
Premises/Rent	£0.00	£0.00	£0.00	£0.00
Insurance	(£236.72)	£1,063.93	£827.21	£494.00
Renewals	£1.14	£671.70	£672.84	£463.00
Telephone & IT Costs	£329.47	£4,859.56	£5,189.03	£2,338.00
Office Supplies	£335.00	£110.50	£446.50	£670.00
Event Costs including Advertising	£10,083.09	£3,708.54	£13,791.63	£27,733.00
Fees	£428.67	£0.00	£428.67	£115.00
Consultancy & Support	£0.00	£15,472.63	£15,472.63	£4,551.00
Staff & Volunteer Costs	(£2,407.22)	£60,137.54	£57,730.32	£7,864.00
Grants to other Charities	£0.00	£0.00	£0.00	£355.00
Other	£1.37	(£1.37)	£0.00	£355.00

MULTICULTURAL CUMBRIA
 CHARITABLE INCORPORATED ORGANISATION
 TRUSTEES ANNUAL REPORT
 YEAR ENDED 31 OCTOBER 2021

Total Expenses	£8,534.80	£86,022.03	£94,556.83	£44,484.00
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10. Staff and Volunteer Costs:

The total staff costs and employee benefits including volunteer costs are as follows:

	2021	2020
Wages and salaries	57,730.32	£7,387.00
Volunteer costs	0.00	£477.00

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

	2021	2020
Number of staff	2.8	0.6

No employee received employee benefits of more than £25,000 during 2021 nor 2020.

11. Trustees' Remuneration and Expenses

No remuneration or other benefits from employment with the charity or related entity were received by the Trustees.

12. Debtors:

Debtors at the end of 2021: £364.92, due within one year.

13. Creditors

Creditors at the end of 2021 = £811.96, due within one year.

14. Funds:

Restricted Funds available at the end of 2021 = £48,585.74 to carry forward to 2022,

Unrestricted Funds available at the end of 2021:

Designated Funds = £9,634.22

Free reserves = £9,435.52



Section A

Independent Examiner's Report

Report to the trustees/members of:

Multicultural Cumbria

On accounts for the year ended

31st October 2021

Charity no (if any)

1176080

Set out on pages

1 - 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/2021.

Responsibilities and basis of report

As the charity's trustees, 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 Trust'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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

15/06/2022

Name:

Jackie Fisher

Relevant professional qualification(s) or body (if any):

Address:

Charlesville, Station Hill, Wigton CA7 9BW

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

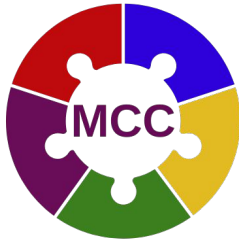
Give here brief details of any items that the examiner wishes to disclose.

NONE

MULTICULTURAL CUMBRIA

England & Wales - Charity number 1176060

Accounts



Multicultural Cumbria

Social - Education - Culture - Health

Diaspora - Race - Heritage - Identity

Annual Report

November 2019 - October 2020

Registered Charity No: 1176060

Contents

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Lesley Horton - Chair of Trustees	P3
Saj Ghafoor - CEO	P4
Multicultural Cumbria in a nutshell	P4
Community Projects	P5
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Mini Culture Bazaar February 2020	P7 - P8
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Introduction

A few words from our patron, Claire Hensman,
Lord Lieutenant of Cumbria



Mission Statement

MCC exists to enable, engage and empower diasporas to create a truly multicultural county; to break down barriers and promote cultures by sharing our similarities and celebrating our differences. This promotes a strong sense of identity for diaspora to make a positive contribution to Cumbria and its cultural diversity.

Vision Statement

We deliver four programme areas; Social, Education, Culture, Health; to share our similarities and celebrate our differences. Our vision is to be a leader in our sector by working collaboratively with partners and organisations that share our values of embracing multicultural integration and community cohesion. We focus on the needs of our ethnically diverse communities to enable them to develop a sense of belonging and ownership of their heritage and culture in Cumbria

“What a challenging year for everyone! Despite the restrictions,

MCC has flourished, continuing to celebrate our diverse cultures in many ways, through virtual sessions and events but particularly through the MCC magazine of which I am an avid reader. It is infectiously enthusiastic and vibrant and illustrates what is so special about the team at MCC: that whatever the circumstances, they are always so positive and inclusive.

They emphasise what we have in common while sharing and enjoying our different cultures; we can and do learn so much from each other. MCC is wonderful at breaking down barriers and welcoming everyone in; that has been particularly valuable this last year as the lock-downs have isolated us physically from each other.

So perhaps it is no real surprise that the team have deservedly been awarded a substantial grant that will allow them to build on the successes so far. Well done to you all and my best wishes for the next year.”



Lesley Horton

Chair - Board of Trustees

Bazaar that occurred prior to the first national lockdown, the team demonstrated agility by providing online dance classes whilst increasing the publication cadence of the Culture Club magazine. This meant that MCC could continue its work despite the restrictions.

The online Race 2B conference was a particular highlight of the year which more than doubled post-reach engagements with MCC in October. The year also provided an opportunity to refresh the membership of the Board of Trustees and to build ambitious plans to increase the future impact of the charity.

The coming year is full of excitement and promise for MCC and its ability to reach a wide range of people across Cumbria. Securing funding through the National Lottery and building stronger links with the University of Cumbria provides an excellent platform on which to deliver a creative and innovative programme that will make a real difference to people's lives.

I wish to take the opportunity to thank Saj and the team for their hard work and endless enthusiasm despite the difficulties of the past year. The hard work is not over; indeed, it has just begun. However, the team has never been in a better place to meet the challenges ahead and build a more cohesive, tolerant community.

This past year has seen our way of life disrupted in unprecedented ways.

The old certainties have been upended and we have each grappled with the new normal with feelings of trepidation. Amidst the anxiety there have also been much reflection on issues of cultural identity and fairness.

The resurgence of the Black Lives Matter movements in the UK and across the world has seen an increased focus on issues of inclusivity, tolerance and understanding. Alongside that, there has been a worrying backlash against such movements with controversies emerging about perspectives in recounting British History and the existence of institutional racism.

It is more important than ever to strengthen the bonds of friendship and humanity between people of all communities. MCC continues to focus on that aim and, despite the unparalleled challenge, delivered a successful programme of work in 2020.

Following the ever-popular Culture

Carlisle International Women's Group

A collaborative organisation consisting of members from COWC, AWAZ and MCC. The group held coffee mornings every 1st Wednesday of the month at the Calva Bar in UoC and served as an opportunity for women to get together, socialise and ease away from isolation and stress. It was also a gathering space to prepare for International Women's Day on 8th March 2020.

The meetings not only gave the women a safe space to socialise, but also created a platform for them to share their thoughts, ideas and opinions. Refreshments, snacks and activities for young children were provided for members and their families.

Community Projects

CRAFT, COFFEE & CULTURE

Free community workshops to create artistic crafts for Culture Bazaar 15/16 February 2020

EVERY THURSDAY 1PM-5PM
FROM 5TH DECEMBER 2019

UofC Calva Bar Fusehill Street Carlisle CA1 2HH

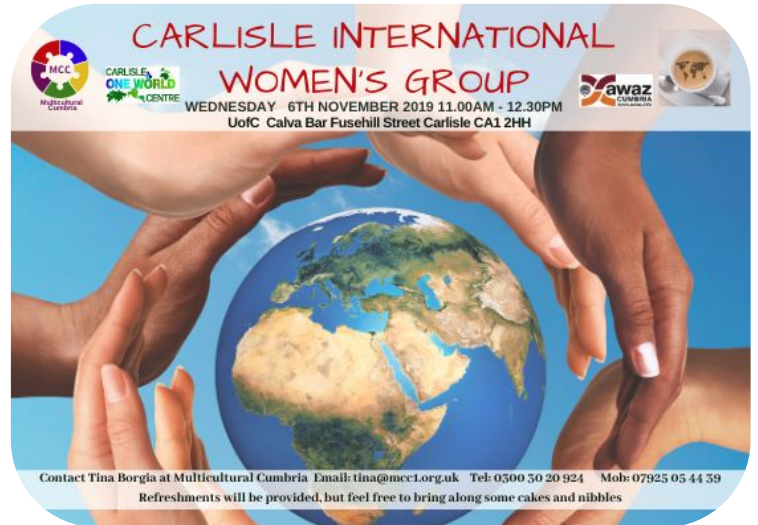
Contact Tina Borgia, our Project Coordinator at Multicultural Cumbria

Website: www.mcc1.org.uk

Tel: 0300 50 20 924

Email: tina@mcc1.org.uk

Mob: 07925 05 44 59



Coffee, Craft & Culture Club

started in December 2019. Much to the success of the monthly coffee meetings it was evident that a weekly meeting would be more productive and beneficial. The club inspired creativity and innovation. The group were very productive, busily creating signs, decorations and displays for the forthcoming Culture Bazaar in February 2020. Two regular volunteers helped to set up the venue, Calva Bar at the UoC.

The Culture Club empowered women of the diaspora community, building up their confidence through encouragement and socialising.

2020 was the tenth anniversary of Culture Bazaar, and to celebrate it was proposed to be grander than ever. Meaningful, bright and colourful crafts were produced were from upcycling and recycling materials.

The group met every Thursday between 1-3pm.

Dance Carousel Online

offered women only International dance classes online during COVID restrictions. This was funded by Sports England.

Classes ran from September to December 2020. Shweta Ajay led the Bollywood classes and Joy Dale led the African dance classes.

Each class began with a warmup and ended with a cool down. Women were able to join in from the comfort of their homes.

The classes were streaming from the Dance Carousel Project at the ICan gym each week. They were very successful and thoroughly enjoyed by the women attending, and enabled them to feel comfortable whilst keeping fit and socialising.

During lockdown many people were suffering from mental health issues and isolation. The online classes became a way for women to feel part of the community, and enabled them to feel healthy and active whilst improving their mental health.

The language of music broke down the barriers of language and allowed women from different cultures to feel connected to their tutors. Each week, participants learned a new cultural dance and left the sessions feeling mentally uplifted and physically fitter.



International Peace Day, Find out mor...
21 September

Reach 550
Engagements 324



Dance Carousel is back....in your ow...
24 September

Reach 1.4k
Engagements 243



More tickets available!
12 October

Reach 484
Engagements 89



Photo-only post
25 September

Reach 258
Engagements 49



Just three days; guests, food, ven...
12 October

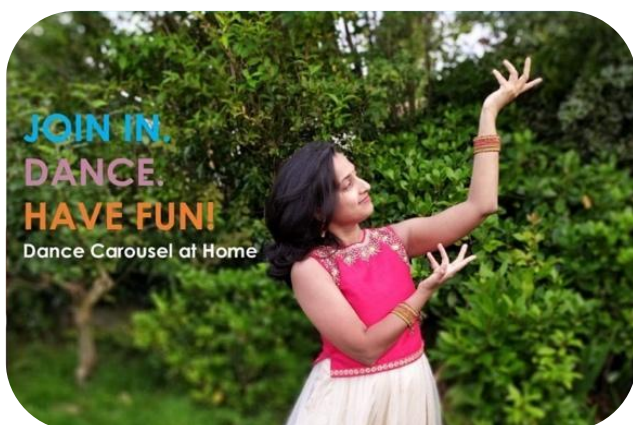
Reach 809
Engagements 48

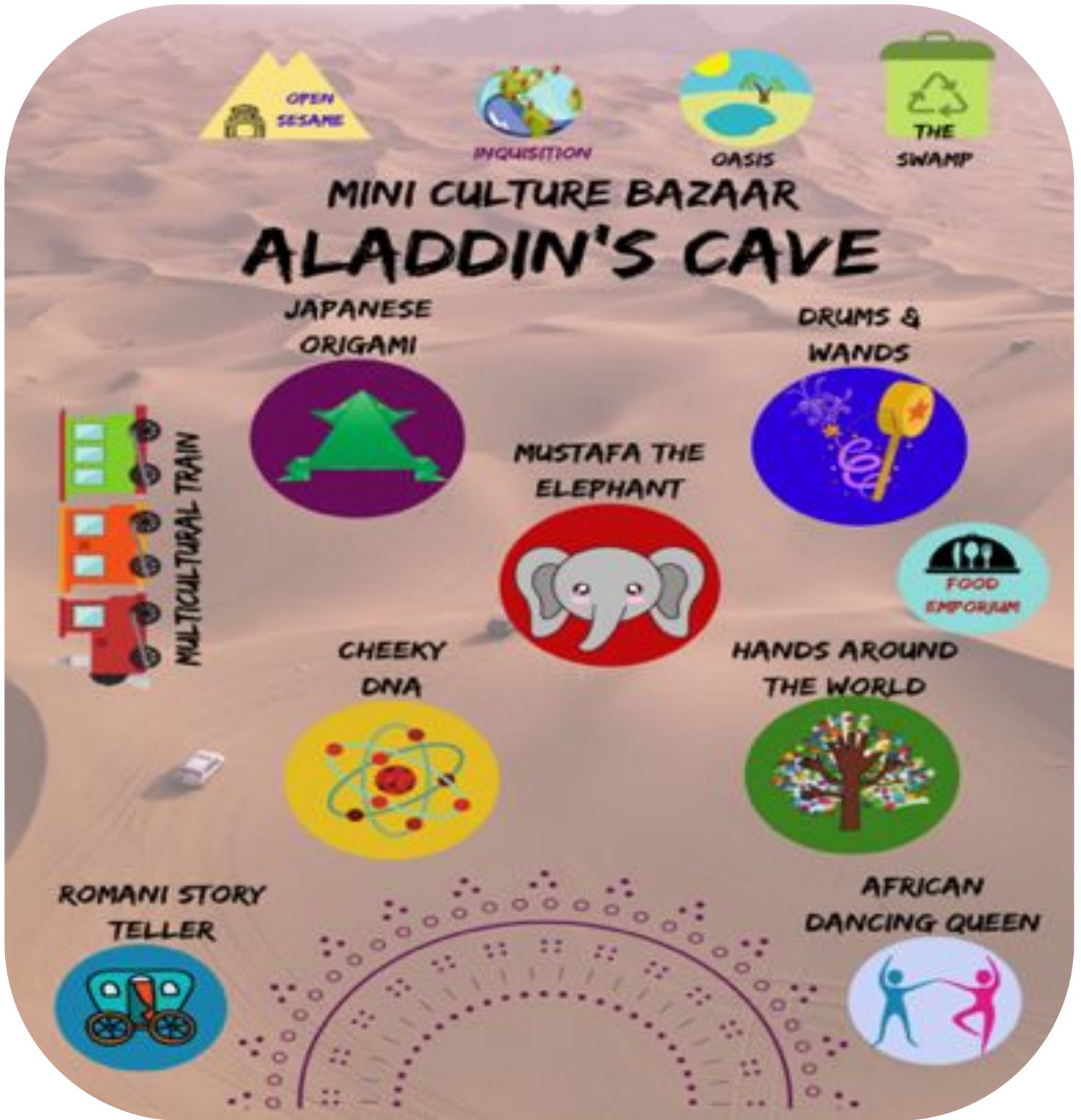


Let's put a stop to this. Educate, co...
29 September

Reach 210
Engagements 37

Dance Carousel Online





The Culture Train

was a community produced project. The children could climb aboard the train and take photos.

The train was built on the campus of the University of Cumbria by volunteers and community members from recycled materials.



Four Carlisle primary schools joined us at the university's sports arena.

Children moved from one activity to the next to explore new activities such as Japanese origami, food tasting, chinese lantern making and henna art.

There were arts and crafts workshops, and kids were encouraged to create their 'Hands Around the World' to place on the Hands Tree for Culture Bazaar 2020. In one workshop children extracted DNA from their cheek cells and learnt about genes. This was a simple introduction to molecular biology. They enjoyed the African Dance workshop and were carried far away into storyland with Richard O'Neil, the Romani traveller storyteller. The event gave the children a taster of various cultures and diversity.

This year's theme was upcycling and recycling, and reducing our carbon footprint. University staff and students were hands on in supporting Multicultural Cumbria to deliver the event whilst learning about Cumbria's cultural diversity for themselves.



Children pointing to their countries of heritage

As the first Mini Culture Bazaar, it was a really positive and enjoyable experience for all involved and demonstrated that learning about ethnic diversity can be fun and engaging.

With an honourable visit from Cumbria's Lord Lieutenant Claire Hensman on the day, it added a sense of community where children from different backgrounds shared their heritage and identity with their peers.

Mini Culture Bazaar 2020

In partnership with University of Cumbria's Institute of Education.



FREE FAMILY EVENT - COME & JOIN THE PARTY!

Richard Rose
Central Academy
Lismore Place
Carlisle CA1 1LY

CULTURE BAZAAR 2020

15th & 16th
February 2020
Sat & Sun
11.00am - 5.30pm

CELEBRATING OUR 10TH ANNIVERSARY

FOOD | MUSIC | DANCE | GAMES
ARTS & CRAFTS | STALLS | DISPLAYS



Multicultural Cumbria

Culture • Education • Events • Health & Wellbeing
Race • Heritage • Identity • Ethnic Diversity

INTERNATIONAL EVENT CELEBRATING ETHNIC DIVERSITY
SHARING OUR SIMILARITIES AND CELEBRATING OUR DIFFERENCES



Photos by Mike March of Pilgrim Photography

Tower Hamlets, London

Saj Ghafoor went to the University of Cumbria, London campus and invited the students to join and volunteer at the Culture Bazaar in February 2020.

This gave the students an insight to the difference in diversity in North and the South. For them the South is flooded with people from various cultural heritages. They were enlightened by the fact that what they took for granted in the South, was vastly appreciated by the North. People were intrigued to learn of the culture, art, food and display of clothing they had shared. The students had a wonderful time in Carlisle and only had one complaint, they wished that they could have had an extra few days to explore Carlisle and the hospitality of the people.

We hope that this is the beginning of future student collaboration from London to celebrate the diversity that the University of Cumbria has to offer.



Carbon Footprint

Jane Orgee was our volunteer Recycling Lead who advised MCC to ensure that disposable products were recyclable. All food catering businesses, cafe, stalls and stands were instructed to use products that were recyclable. A social media promotion included asking visitors to bring their own reusable tableware and water bottles that could be topped up for free. This resulted in a 63% reduction in refuse to landfill. Provision was made to have recycling bins in place with the support of Carlisle City Council & Richard Rose Caretakers.

Thank you to Jane Orgee and to the support volunteers that helped over the weekend. Carlisle Rotary and Victoria. Who says one person can't make a difference?



“We are proud of our diverse student body and the ways in which we offer access to all. Across our 6,300 full-time equivalent students, many come from at least one of the underrepresented groups”- University of Cumbria

London Volunteers

**Thank you to our funders,
sponsors & amazing
volunteers without
whom this event would
not be possible.**



Culture Club Magazine Online

The impact of Lockdown in March 2020, stopped all our delivery work immediately and so our digital Culture Club Magazine was born. It was the best way to keep the community connected, engaged, involved and participating. During the first lockdown we needed to reach out and show the community they matter, their stories matter, and their experiences matter. The intention was for six weekly issues to get through the Covid-19 restrictions.

It did not take long to see that the magazine was connecting to new readers by sharing what is personal diaspora articles and profiles. In addition it covered arts and craft, cultural and faith festivals and events, recipes, MCC's progress, refugee stories, poetry, world/local history, the Black Lives

Matter movement, Race 2B Conference 2020, life in lockdown and even a lockdown wedding. Culture Club Magazine became one of MCC's main focus points.

The response to the magazine has been very positive and encourages the need for us to continue sharing Cumbrian stories. It has enabled a new way of connecting and the opportunity to develop collaborations with other groups and organisations and share the work they do. It has also raised the individual digital skills within the team here at Multicultural Cumbria.

Thanks to Cumbria Community Foundation and the National Lottery Community Fund, we received funding to continue another year and develop our digital media.





Julie Mennell (Vice Chancellor), University of Cumbria, opened the conference talking about the Importance of Community partnerships.









Saj Ghafoor (Chief Officer) Multicultural Cumbria shared her three wishes.

- To acquire a multicultural centre in Carlisle with partner hubs in south and West Cumbria
- To have a county wide international arts festival to celebrate International culture
- To have a Community Cookery School in Carlisle to promote health and wellbeing

Race 2B Conference 2020

SPEAKERS

The event will be hosted through Microsoft Teams and login details will be sent out by email at 9am on the day of the event to attendees. Each Speaker will have a 20 minute talk with a 10 minute Q&A through Chat.

- | | |
|--|---|
|  | 10.00
Saj Ghafoor
Chief Officer - Multicultural Cumbria
Race 2B Or Not To Be |
|  | 10.30
Karen Lockney (with Niall McNulty from M-Unit)
Senior Lecturer and Programme Lead Working with Children and Families - UofC
Race, Young People and the Curriculum |
|  | 11.00
Professor Sally Elton-Chalcraft, PhD
Professor of Social Justice in Education - UofC
Exploring Racism in the Classroom |
|  | 11.30
Janett Walker
Anti Racist Cumbria
Black History in Cumbrian Schools |
|  | 13.00
Marcia Reid Fotheringham JP, DL
High Sheriff of Cumbria 2019-2020
The Power OF Speaking Up |
|  | 13.30
Marsha Ramroop
Unheard Voice Consultancy
Fixing the Problem of Unconscious Bias |
|  | 14.00
Adrienne Gill
One World Centre & Carlisle Refugee Group
Life in Cumbria for a Refugee |
|  | 14.30
Siraaz Patel
Cumbria Police
Community Policing in Cumbria |

RACE 2B TIME FOR ACTION NOT JUST WORDS

- What can you do?
- Are you listening? I'm not racist but....
- Is accepting racism part of the job?
- Cumbria BAME Champions
- Talking, Sharing and Collaborating
- What's the point?
- The hidden cultures and heritages in Cumbria
- Why is Britains's imperial past not taught in Schools?
- A place to call home
- Support BAME Individuals? It's a thankless task and too time consuming.

Multicultural Cumbria's annual Race 2B Conference during Black History Month, was a virtual event this year, in partnership with the University of Cumbria.

Its purpose was to engage the local community with inspirational talks to a mixed audience of civic leaders, decision makers, professionals, the community and volunteers, and to showcase what Carlisle has to offer through diversity and ethnic minorities becoming more visible and empowered, whilst highlighting the inequalities and disparities that diasporas continue to experience, and the need to empower the voice of change, collectively.

Working collaboratively is essential in making change happen. Raising awareness of the issues relating to people in Cumbria is key to changing mindsets, behaviour and attitudes to eliminate racism that continues to divide and deny equality for all.

Diaspora Data for Cumbria

Multicultural and diverse communities need to be engaged, empowered and enabled to contribute to society and celebrate their heritage, culture and identity with pride without fear of negativity

70

languages spoken in Cumbria
(Data Source; Cumbria County Council 2019)

15,000

Non UK Nationals
(Data Source; Office of National Statistics 2019)

25,000

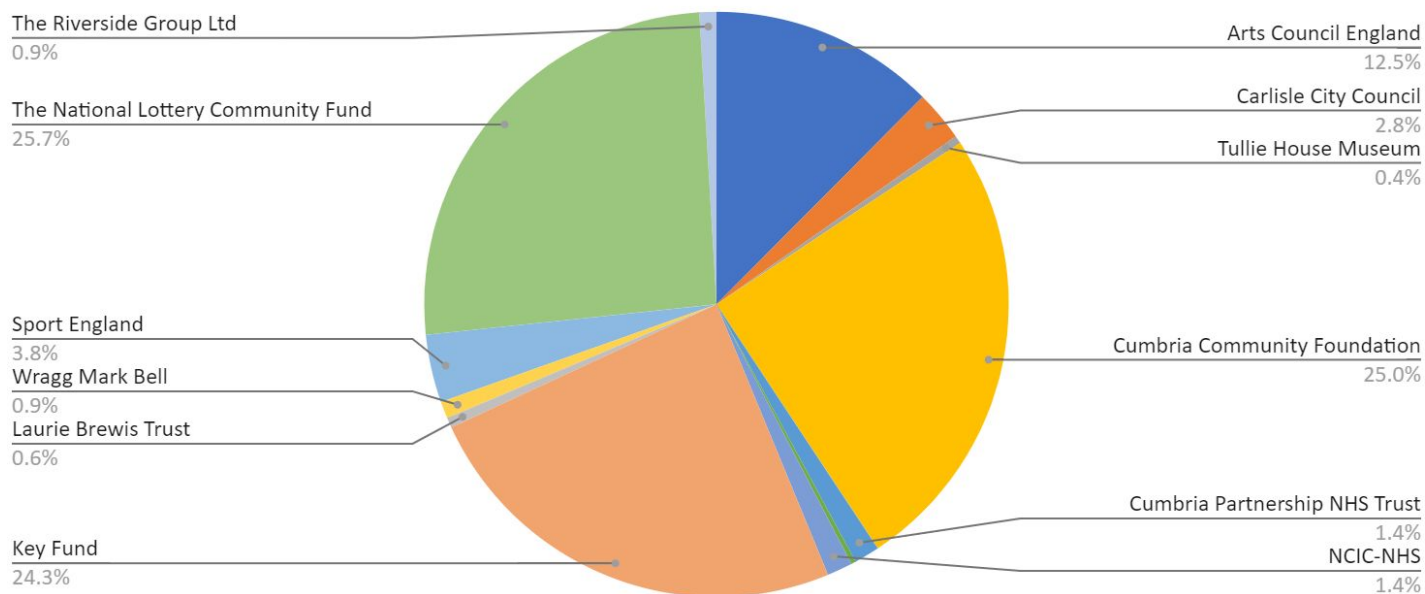
Residents born abroad
(Data Source; Office of National Statistics 2019)

Cumbria Census (2011)	
Asian/Asian British: Bangladeshi	486
Asian/Asian British: Chinese	1,153
Asian/Asian British: Indian	892
Asian/Asian British: Other Asian	1,219
Asian/Asian British: Pakistani	316
Black/African/Caribbean/Black British: African	373
Black/African/Caribbean/Black British: Caribbean	141
Black/African/Caribbean/Black British: Other Black	65
Mixed/multiple ethnic groups: White and Asian	881
Mixed/multiple ethnic groups: White and Black African	314
Mixed/multiple ethnic groups: White and Black Caribbean	751
Mixed/multiple ethnic groups: Other Mixed	558
Other ethnic group: Arab	153
Other ethnic group: Any other ethnic group	299
White: English/Welsh/Scottish/Northern Irish/British	482,124
White: Gypsy or Irish Traveller	315
White: Irish	1,552
White: Other White	8,266
Total Ethnicities	28,134

Cumbria (Office of National Statistics 2019)	
Count	
European Union	12,000
Non-EU European	1,000
Middle and East Central Asia	1,000
East Asia	N/A
South Asia	2,000
South East Asia	3,000
Sub Saharan Africa	2,000
North Africa	N/A
North America	1,000
Central and South America	1,000
Oceania	1,000
Rest of the World	6,000
Total	30,000

Financial Summary

£



Incoming Resources	£
Donations	185
Grant Income	101,560.92
Sponsorship	5,333.48
Income Generated from Events	2,498.46
Total Income	109,577.64
Resources Expended	£
Expenditure on charitable activities	44,483.74
Total Expenditure	44,483.74
Surplus for the year (Net Movement)	£2
Unrestricted Funds	515.30
Restricted Funds	64,578.60
Total Net Movement for Year	65,093.90

We would like to sincerely thank our funders, sponsor, partners, supporters and volunteers who have been so vital in enabling Multicultural Cumbria to develop and deliver our projects and events.



Our Patron:

Lord Lieutenant of Cumbria
Claire Hensman

Trustees:

Lesley Horton - Chair
Catherine Coulthard
Ruth Harrison-Palmer
Siraaz Patel
Marcia Reid-Fotheringham

MCC Team:

Saj Ghafoor - CEO
Tina Borgia - Creative Manager
Jo Collin - Finance
Sonia Jagota - Admin
Kat Prior - Digital Marketing

CONTACT US:

Multicultural Cumbria
University of Cumbria
Homeacres
Brampton Road
Carlisle
CA2 3AY

Web: www.mcc1.org.uk

Tel: 0300 30 20 924

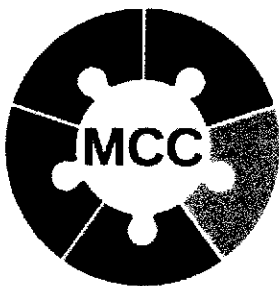
Twitter: MCultureC

Facebook: Multicultural Cumbria

Instagram: multicultural_cumbria

Multicultural Cumbria

Annual Accounts 2019-2020



Multicultural Cumbria

**Social - Education - Culture - Health
Diaspora - Race - Heritage - Identity**

Multicultural Cumbria Annual Report 2019-2020

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MULTICULTURAL CUMBRIA

Statement of Financial Activities

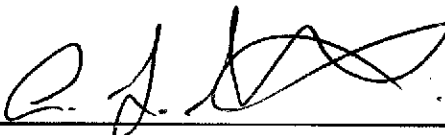
For Year Ended 31 October 2020

				2020	2019
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Totals Funds
Income					
Grants	8	£8,688.92	£98,205.48	£106,894.40	£36,302.00
Donations	8	£184.78		£184.78	£5,493.00
Other income	8	2,498.46		£2,498.46	
Total Income		£11,372.16	£98,205.48	£109,577.64	£41,795.00
Expenditure					
Expenditure on charitable activities	8	£10,856.86	£33,626.88	£44,483.74	£30,502.00
Total Expenditure		£10,856.86	£33,626.88	£44,483.74	£30,502.00
Net Income and Net Movement in Funds		£515.30	£64,578.60	£65,093.90	£11,293.00
Reconciliation of Funds					
Total Funds Brought Forward		£197.22	£17,597.39	£17,794.61	£6,502.00
Total Funds Carried Forward		£712.52	£82,175.99	£82,888.51	£17,795.00

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The above Statement to be read in conjunction with the Notes to the Accounts

Independent Examiner:


_____ F C M A

Date:

_____ 23. 6. 21

Signed on behalf of MCC:

_____ L. A. A. (Chair)

Date:


_____ 8/7/21

MULTICULTURAL CUMBRIA

Statement of Financial Position (Balance Sheet) as at 31 October 2020

	Note	2020	2019
Fixed Assets			
Tangible Fixed Assets	4	£0.00	£0.00
Current Assets			
Bank		£80,498.33	£17,047.44
Cash at bank and in hand		<u>£2,570.18</u>	<u>£2,209.90</u>
Debtors			
Plus Debtors		£0.00	£0.00
Net Current Assets		<u>£83,068.51</u>	<u>£19,257.34</u>
Creditors			
Less Creditors		£180.00	£1,462.73
Total Assets less current liabilities		£82,888.51	£17,794.61
Funds of the Charity			
- Restricted Funds		82,175.99	12,638.30
- Unrestricted Funds		712.52	5,156.31

Independent Examiner:



Date:

23. 6. 21

Signed on behalf of MCC:

L. [unclear] (Chair)

Date:

8/7/21

MULTICULTURAL CUMBRIA

Notes to the Financial Statements

Year Ended 31 October 2020

1. General Information

The charity is a standard charity registered in England and Wales and is unincorporated. The address of the charity is UNIVERSITY OF CUMBRIA, FUSEHILL STREET, CARLISLE, CUMBRIA CA1 2HH

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, "The Financial Reporting Standard application in the UK and the Republic of Ireland", 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 (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities measured at fair value through income and expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Disclosure Exemptions

The charity satisfies the criteria of qualifying entity as definite in FRS102. As such, advantage has been taken on the following disclosure exemptions available under paragraph 1.12 of FRS102:

- a) No cash flow statement has been presented
- b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors including expectations of future events that are believed to be reasonable under the circumstances.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose. Designated funds are unrestricted funds earmarked by the trustees for specific future projects or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can reliably be measured. The following specific policies are applied to particular categories of income:

- i) Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- ii) Income from contracts for the supply of services is recognised with the delivery of the contracted service.

This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

x) expenditure on raising funds, including the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

xx) expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

xxx) other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

4. Tangible Assets

The charity does not hold any tangible/fixed assets.

5. Depreciation

Depreciation is not applicable as the charity does not currently hold any fixed assets.

6. Impairment of Fixed Assets

Not applicable.

7. Financial Instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

8. Grants and Donations

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
Grants, Donations and Legacies				
Grants Receivable	£3,356.00	£98,205.00	£101,561.00	£34,897.00
Donations	£185.00		£185.00	£5,471.00
Other	£7,832.00		£7,832.00	£1,428.00
	£11,373.00	£98,205.00	£109,578.00	£41,795.00

9. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
Premises/Rent			£0.00	£2,885.00
Insurance		£494.00	£494.00	£888.00
Renewals		£463.00	£463.00	£0.00
Telephone & IT Costs	£236.00	£2,102.00	£2,338.00	£0.00
Office Supplies	£121.00	£550.00	£670.00	£4,892.00
Event Costs including Advertising	£7,619.00	20,114.00	£27,733.00	£21,140.00
Advertising				£0.00
Fees	£15.00		£15.00	£50.00
Consultancy & Support	£1,423.00	£3,129.00	£4,551.00	

Staff & Volunteer Costs	£1,088.00	£6,776.00	£7,864.00	£2,647.00
Grants to other Charities	£355.00		£355.00	£0.00
Total Expenses	£10,857.00	£33,627.00	£44,484.00	£32,502.00

10. Staff and Volunteer Costs

The total staff costs and employee benefits including volunteer costs are as follows:

	2020	2019
Wages and salaries	£7,387.00	£25.00
Volunteer costs	£477.00	£2,708.00

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs. Current assets and current liabilities are subsequently measured at the cash or consideration expected to be paid or received and not discounted.

	2020	2019
Number of staff	0.6	0.1

No employee received employee benefits of more than £25,000 during 2020 nor 2019.

11. Trustee Remuneration and Expenses

No remuneration or other benefits from employment with the charity or related entity were received by the Trustees.

12. Debtors

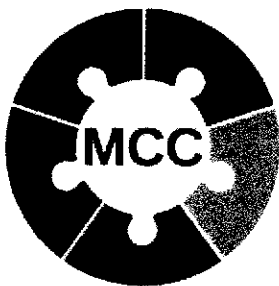
There are no debtors at the end of 2020.

13. Creditors

Creditors at the end of 2020 = £180.00.

Multicultural Cumbria

Annual Accounts 2019-2020



Multicultural Cumbria

**Social - Education - Culture - Health
Diaspora - Race - Heritage - Identity**

Multicultural Cumbria Annual Report 2019-2020

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MULTICULTURAL CUMBRIA

Statement of Financial Activities

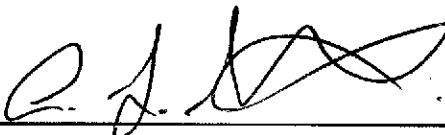
For Year Ended 31 October 2020

				2020	2019
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Totals Funds
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Grants	8	£8,688.92	£98,205.48	£106,894.40	£36,302.00
Donations	8	£184.78		£184.78	£5,493.00
Other income	8	2,498.46		£2,498.46	
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Independent Examiner:


_____ F C M A

Date:

23. 6. 21

Signed on behalf of MCC:

L. A. A. (Chair)

Date:


8/7/21

MULTICULTURAL CUMBRIA

Statement of Financial Position (Balance Sheet) as at 31 October 2020

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Tangible Fixed Assets	4	£0.00	£0.00
Current Assets			
Bank		£80,498.33	£17,047.44
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Debtors			
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