

MULTICULTURAL CUMBRIA
CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT

31 OCTOBER 2021

Charity Number 1176060

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

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 CIC

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

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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 COO 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 £29,435 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

MULTICULTURAL CUMBRIA				
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	£68,467.42	£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	£67,655.46	£82,888.53
Funds of the Charity			
- Restricted Funds	14	£48,985.72	£82,175.92
- Unrestricted Funds		£19,069.74	£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:

Grants	8	£10,261.70	£68,551.00	£78,812.70	£106,894.40
Donations	8	£164.18	£0.00	£164.18	£184.78
Other Income	8	£346.92	£0.00	£346.92	£2,408.46
Total Income		£10,772.80	£68,551.00	£79,323.80	£109,577.64

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
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Reconciliation of Funds

Total Funds Brought Forward	£16,831.74	£66,056.77	£82,888.51	£17,794.61
Total Funds Carried Forward	£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:



Date:

15/6/2022

MULTICULTURAL CUMBRIA
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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:

15/6/2022

Signed on behalf of MCC:



Date:

18/6/2022

MULTICULTURAL CUMBRIA

Statement of Financial Activities

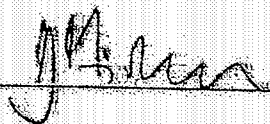
For Year Ended 31 October 2021

			2021	2020
	Note	Unrestricted Funds	Restricted Funds	Total Funds
Income:				
Grants	8	£10,261.70	£68,551.00	£78,812.70
Donations	8	£164.18	£0.00	£164.18
Other income	8	£346.92	£0.00	£346.92
Total Income		£10,772.80	£68,551.00	£79,323.80
Expenditure				
Expenditure on charitable activities	8	£8,534.80	£86,022.03	£94,556.83
Total Expenditure		£8,534.80	£86,022.03	£94,556.83
Net Income and Net Movement in Funds		£2,238.00	£17,471.03	£15,233.03
Reconciliation of Funds				
Total Funds Brought Forward		£16,834.74	£66,056.77	£82,891.51
Total Funds Carried Forward		£19,069.74	£48,589.74	£67,659.48

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:

Independent Examiner:



Date:

15/6/2022

Signed on behalf of MCC:



Date:

18/06/22

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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, 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 applicable 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

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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.

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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

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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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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

Responsibilities and
basis of report

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

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:

Date:

15/06/2022

Name:

Jackie Fisher

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

Address:

Charlesville, Station Hill, Wigton CA7 9BW

Section E

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