



**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**

<b>Registered charity name</b>	Multicultural Cumbria CIO
<b>Charity registration number</b>	1176060
<b>Principle office</b>	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)

<b>Chief Executive Officer</b>	Janet Cresswell (appointed 01/05/2024) Saj Ghafoor (position transfer 01/05/2024)
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<b>Bank</b>	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**

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

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

	<b>Note</b>	<b>2024</b>	<b>2023</b>
<b>Fixed Assets</b>	<b>4</b>		
Tangible Fixed Assets		995	£960
<b>Current Assets</b>			
Cash at bank and in hand		£101,370	£77,106
<b>Debtors</b>	<b>14</b>		
Plus Debtors		£27	<b>£5,150</b>
Plus Prepayments		£704	£663
Net Current Assets		£102,101	£82,919
<b>Current Liabilities</b>			
Less Creditors: Trade Creditors		£2,632	£872
Less accruals		£4,418	£19,339
Less payroll Liabilities		£1,468	£408
Other current liabilities		£8,000	<b>£0</b>
<b>Total current liabilities</b>		<b>£16,518</b>	<b>£20,619</b>
<b>Total creditors</b>	<b>15</b>	<b>£16,518</b>	<b>£20,619</b>
<b>Total Assets less current liabilities</b>		<b>£86,578</b>	£63,260
<b>Funds of the Charity</b>			
- Restricted Funds	<b>16</b>	<b>£61,308</b>	£40,436
- Unrestricted Funds		<b>£25,270</b>	£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
<b>Grants, Donations and Legacies</b>				
Grants Receivable	£3,000	£110,289	<b>£113,289</b>	<b>£95,800</b>
Donations	£13	£0	<b>£13</b>	<b>£52</b>
Other	£821	£0	<b>£821</b>	<b>£27,742</b>
<b>Total Income</b>	<b>£3,834</b>	<b>£110,289</b>	<b>£114,123</b>	<b>£123,594</b>

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	<b>£9,887</b>	<b>£0</b>
Insurance	£0	£1,003	<b>£1,003</b>	<b>£927</b>
Renewals	£0	£0	<b>£0</b>	<b>£0</b>
Telephone & IT Costs	£0	£861	<b>£861</b>	<b>£1,150</b>
General Office Costs	£63	£1,606	<b>£1,669</b>	<b>£1,928</b>
Event Costs	£1,886	£2,694	<b>£4,580</b>	<b>£28,437</b>
Mgmt & Admin Fees	£0	£0	<b>£0</b>	<b>£347</b>
Consultancy & Support	£0	£1,245	<b>£1,245</b>	<b>£3,213</b>

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

#### 10. Staff and Volunteer Costs

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

	<b>2024</b>	<b>2023</b>
Wages and salaries	<b>£75,482</b>	£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.

	<b>2024</b>	<b>2023</b>
Number of staff	<b>3.5</b>	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