

KUNSAKA

**REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH
for the Year ended 31 March 2025**

KUNSAKA
Trustees Annual Report and Financial Statements
For the year Ended 31 March 2025

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KUNSAKA
Trustees Annual Report and Financial Statements
For the year Ended 31 March 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name: KUNSAKA

Charity Number: 1191382

Trustees:

Mr Soka Kapundu - Chairperson
Mr. Benny Bwembya Mulenga - Treasurer
Mr. Mubiana Liboma - Secretary

Charity Registered Office:

Unit 40, DRCA Business Centre
Charlotte Despard Avenue
London, SW12 5HD.

Independent Examiner:

TKN Associates
11 Elsinore Road
London
SE23 2SH

Bankers

Lloyds Bank
P.O. Box 1000
Andover
BX1 1LT

KUNSAKA

Report of the Trustees For the year Ended 31 March 2025

The trustees of Kunsaka present the charity's Annual Report and Financial Statements for the year ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Legal status and Governing document

Kunsaka is a registered charity governed by its Constitution adopted in January 2018. The charity was formed in response to the needs of disadvantaged African and Black and Minority Ethnic communities in London, particularly older people affected by isolation, ill-health and social exclusion.

The charity delivers culturally appropriate services across Wandsworth and surrounding boroughs, focusing on mental health and wellbeing, social inclusion, digital skills and health promotion.

Organisation Structure

Kunsaka is governed by a Board of Trustees, who are responsible for setting the charity's overall strategy, direction and policies, and for ensuring that the organisation operates in accordance with its governing document and charity law.

Trustees collectively carry ultimate responsibility for the stewardship and proper conduct of the charity. They ensure that Kunsaka meets its legal, regulatory and contractual obligations at all times, including compliance with safeguarding requirements and accountability to funders and stakeholders.

The Board meets regularly throughout the year to consider matters critical to the effective and sustainable running of the charity. These include strategic planning, risk assessment, safeguarding oversight, and the review of management accounts and performance reports. Trustees bring a range of skills, experience and lived understanding of the challenges faced by the communities Kunsaka supports, enabling informed decision-making and strong governance.

Appointment and Induction of Trustees.

The trustees of the charity who held office during the financial year and as at the date of this report are set out on page 3. The trustees are elected/appointed in accordance with the rules set out in the charity's governing document.

Induction & Training

Newly elected trustees are provided with comprehensive induction pack containing the constitution of Kunsaka and the roles and responsibilities of charity trustees. They are always oriented, briefed and mentored by established trustees on their legal obligations under charity law, the content of the constitution, the decision-making process, the objectives, strategies and recent financial performance of the charity.

Risk Management

The trustees recognise that any major risk to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To this end, trustees are continually monitoring and managing its risks and ensuring action plans are in place to mitigate those key risks.

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For the year Ended 31 March 2025 (Continued)

The charity has appropriate procedure in place, which provide reasonable assurance that the risks identified by them are mitigated to an acceptable level. These procedures are reviewed periodically to ensure they meet the needs of the charity. Major risks, for this purpose, are those that may have significant effect on quality and suitability of programs

- Achievement of programme aims and objectives
- Availability of competent volunteers to manage the programmes
- Availability of funding for the programmes

OBJECTIVE, AIMS AND PRINCIPAL ACTIVITIES

Objects and Aims:

The principal objects of Kunsaka, as set out in its Constitution, are to relieve hardship and disadvantage and to improve the health, wellbeing and life opportunities of people in need, particularly those affected by age, ill-health, disability, financial hardship and social exclusion.

In practice, Kunsaka's work focuses on older African elders and Black and Minority Ethnic (BME) communities living in Wandsworth and surrounding London boroughs, many of whom experience isolation, poverty, poor health outcomes and barriers to accessing services.

Kunsaka's aims during the year were to:

- relieve hardship and social isolation among older people and disadvantaged individuals;
- preserve and protect physical and mental health through culturally appropriate support;
- advance education, skills and digital inclusion to improve independence and access to services;
- provide recreational, social and community-based activities that improve quality of life and wellbeing;
- support individuals and families to navigate health, welfare and social care systems.

ACTIVITIES:

During the year ended 31 March 2025, Kunsaka operated in an increasingly challenging environment, marked by rising living costs, growing health inequalities and increasing mental health needs among the communities it serves. The majority of beneficiaries supported were from Black and Minority Ethnic backgrounds, particularly African communities, with a strong focus on older people, families and vulnerable adults.

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For the year Ended 31 March 2025 (Continued)

Kunsaka delivered the following principal activities:

Mental Health and Social Inclusion for Older African Elders

A core area of Kunsaka's work during the year was supporting older African elders who experience chronic loneliness and social isolation.

The charity delivered a weekly Luncheon and Social Club, in collaboration with local partners, providing a safe and welcoming space where elders could come together to share meals, socialise, and build supportive peer networks. The sessions contributed to improved mental wellbeing, reduced isolation and increased confidence.

The Luncheon Club also acted as a gateway to wider support, enabling beneficiaries to access information about health services, social care and community resources.

Digital Inclusion and IT Empowerment

Kunsaka delivered basic IT and digital skills training, particularly targeted at older people and those with limited digital confidence. The aim was to reduce digital exclusion and support beneficiaries to access online services, including health appointments, benefits, housing information and community support.

This work was especially important given the increasing reliance on digital platforms for essential services.

Health, Sexual Health and HIV Prevention

Kunsaka delivered culturally sensitive health and sexual health programmes across South West London, with a focus on Black and Minority Ethnic communities.

Activities included:

- community outreach and engagement sessions;
- HIV awareness and prevention education;
- rapid HIV testing delivered in trusted community settings;
- one-to-one behaviour change interventions;
- condom distribution and signposting to specialist services.

These interventions improved awareness of HIV prevention, including PrEP and PEP, and supported earlier access to testing and care.

Intergenerational and Community Volunteering

The charity facilitated intergenerational volunteering and mentoring, enabling older people, young adults and volunteers to contribute to activities such as the luncheon club, outreach events and community support. This approach strengthened social connections, promoted mutual understanding and supported wellbeing for both volunteers and beneficiaries.

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For the year Ended 31 March 2025 (Continued)

Responding to Cost-of-Living Pressures

During the year, rising living costs significantly affected many service users, particularly older people and those on low or fixed incomes. Kunsaka responded by integrating practical support into its core activities, including:

- access to warm, welcoming community spaces;
- signposting and support to access benefits and local support schemes;
- ensuring vulnerable individuals had regular access to food and social contact through communal activities.

These interventions helped to reduce isolation, food insecurity and stress among beneficiaries.

Impact

Across all activities, Kunsaka's work contributed to:

- reduced loneliness and isolation among older people;
- improved mental wellbeing and confidence;
- increased access to health, social care and sexual health services;
- strengthened community connections and peer support;
- greater digital confidence and independence.

Beneficiary feedback consistently highlighted the importance of culturally appropriate, community-based support in improving quality of life.

Fundraising

Fundraising during the year remained challenging due to wider economic conditions. Kunsaka is grateful for the continued support of its funders, including City Bridge Trust, Wimbledon Community Fund and South West London health partners, whose contributions enabled the charity to sustain and deliver essential services throughout the year.

Reserves Policy

The trustees have reviewed the charity's reserves position and established a reserves policy appropriate to the size, activities and funding profile of the organisation.

Kunsaka's income is largely derived from restricted grants awarded for specific projects. As such, the trustees consider it prudent to maintain a modest level of unrestricted reserves to ensure the charity can meet its core running costs, manage cash-flow fluctuations and respond to unforeseen circumstances.

The trustees' policy is to aim to hold unrestricted free reserves equivalent to approximately three months of core operating expenditure. This level of reserves is considered sufficient to mitigate key risks, including delays in funding receipts, unexpected cost increases and short-term disruption to service delivery.

In setting this policy, the trustees have also taken into account the charity's medium-term funding security. From 2024, Kunsaka has been awarded a five-year grant from the City of

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For the year Ended 31 March 2025 (Continued)

London Corporation of **£9,700** per annum, which contributes towards core organisational costs. While this funding is not treated as reserves, it provides a degree of income stability and reduces the financial risk faced by the charity, thereby influencing the level of unrestricted reserves the trustees consider appropriate.

At the year end, the trustees reviewed the level of unrestricted reserves held against this target and are satisfied that the reserves position is appropriate given the charity's current scale, risk profile and funding arrangements. The reserves policy will be reviewed annually as part of the trustees' ongoing financial oversight.

Financial Review

During the year ended 31 March 2025, Kunsaka generated total income of **£40,615**, primarily from restricted grants provided by trusts and statutory partners to support the delivery of specific charitable activities. The principal sources of income included funding from SEPTRA, the City of London, and AHF AIDS Funding, together with a small amount of unrestricted trading and community income.

Total expenditure for the year amounted to **£40,230**, with the majority of spending applied directly to programme delivery. Key areas of expenditure included sessional fees, venue hire, volunteer costs, food and refreshments, and other project-related costs. Governance and overhead costs were carefully controlled and remained proportionate to the size and level of activity of the charity.

The year closed with a **modest surplus of £385**, which has been retained within unrestricted funds. This surplus reflects prudent financial management in a year where expenditure was closely aligned with available funding and where most income was restricted and therefore required to be fully applied to charitable activities.

Objectives for 2025–26

The trustees would like to thank staff, volunteers and partners for their commitment and contribution during the year under review. Looking ahead, the trustees remain focused on strengthening Kunsaka's role as a trusted, community-led organisation responding to the evolving needs of older African elders and Black and Minority Ethnic communities in London.

In the coming year, the trustees will focus on the following priorities:

- **Strengthening governance and organisational capacity**
The trustees will continue to build the capacity of the Board through skills development, effective oversight and good governance practices, ensuring the charity remains well-managed, compliant and resilient as it grows.
- **Developing services in partnership with beneficiaries**
Kunsaka will continue to work closely with service users to shape and develop activities that respond to emerging needs. Priority areas include tackling loneliness

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For the year Ended 31 March 2025 (Continued)

- and isolation, supporting mental health and wellbeing, addressing cost-of-living pressures, and reducing digital exclusion.
- **Sustaining and expanding core programmes**
The charity will seek to sustain its mental health, social inclusion, digital empowerment and sexual health programmes, while exploring opportunities to extend reach where resources allow.
- **Building and strengthening partnerships**
Kunsaka will continue to develop meaningful partnerships with community organisations, statutory bodies and funders to increase impact, reduce duplication and reach more people in need across Wandsworth and neighbouring boroughs.
- **Improving financial sustainability**
Trustees will prioritise diversifying income streams and strengthening fundraising activity to support long-term sustainability and reduce reliance on single funding sources.

The trustees are confident that these priorities will enable Kunsaka to remain responsive, sustainable and impactful, while continuing to deliver high-quality, culturally appropriate services that improve wellbeing and quality of life for the communities it serves.

Signed on behalf of the trustees:

Chair/Trustee

Date:

18/01/2026

Soka Kapundu



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Independent Examiner's Report to the Trustees of KUNSAKA For the year Ended 31 March 2025

I report to the trustees on my examination of the accounts of Kunsaka for the year ended 31 March 2025 which are set out on pages 11 to 12

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charity's Act 2021 ("the Act")

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 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 be reached.

Signed:

Date: 18.01.2026



Richard Takan
TNK Associates
11 Elsinore Road
London
SE23 2SH

KUNSAKA
INCOME AND EXPENDITURE ACCOUNT
AS AT 31st MARCH 2025

	2025		2025	2024
	Unrestricted	Restricted	Total	
INCOME				
City of London	-	9,700	9,700	4,850
African Health Policy	-	-	-	1,199
AHF AIDS Funding	-	1,582	1,582	-
SEPTRA	-	28,963	28,963	9,262
Trading & Community income	370	-	370	8,817
Total Income	370	40,245	40,615	24,127
EXPENDITURE				
Sessional Fees	-	23,015	23,015	3,667
Insurance	-	92	92	89
Volunteer Costs	-	2,650	2,650	2,997
Project Equipment	-	150	150	1,620
Subscriptions	-	569	569	650
Rent & Room Hire	-	5,040	5,040	3,000
Depreciation	-	750	750	750
Accountancy	-	950	950	950
Website Costs	-	994	994	984
Digital Costs	-	565	565	571
Training	-	-	-	850
Food & Refreshments	-	2,451	2,451	3,252
PPE	-	-	-	59
Youth Project	-	-	-	8,817
Sundry Costs	-	103	103	19
Outings	-	1,000	1,000	1,500
Telephone	-	600	600	853
Travel	-	1,301	1,301	1,243
Total Expenditure	-	40,230	40,230	31,870
Surplus for the Year	370	15	385	-7,742

Approved:



Soka Kapundu - Chair

Date:

18/01/2026