

THE KARIM FOUNDATION

England & Wales - Charity number 1191413

Details

Status Registered

Legal form CIO

Registered 2020-09-22

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

Contact

Address 12 Gurney Way
Cambridge
CB4 2ED

Phone 07779252862

Email info@karimfoundation.co.uk

Website www.karimfoundation.co.uk

Activities

Objects: THE OBJECT OF THE CIO IS: THE PREVENTION OR RELIEF OF POVERTY IN CAMBRIDGESHIRE FOR THE PUBLIC BENEFIT BY: (A) PROVIDING FOOD, HOUSEHOLD ITEMS AND SUPPORT WITH DOMESTIC COSTS (E.G. FOOD VOUCHERS/UTILITY TOP UPS/FUEL) FOR INDIVIDUALS IN FINANCIAL HARDSHIP INCLUDING THOSE FROM GROUPS WHICH FACE DISPROPORTIONATE DISADVANTAGE EITHER THROUGH POVERTY OR OTHER STATUS E.G. REFUGEES/ASYLUM SEEKERS, BLACK AND MINORITY ETHNIC (BME) RESIDENTS/MIGRANTS, SINGLE PARENTS, THE DISABLED, CHILDREN/YOUNG PEOPLE, THE ELDERLY, THOSE WHO ARE ISOLATED, OR WITH NO RECOURSE TO PUBLIC FUNDS, OR FACING DOMESTIC VIOLENCE. (B) FACILITATING BETTER PARTNERSHIP WORK IN RAISING AWARENESS AND SHARING KNOWLEDGE OF THE IMPACT OF EMERGENCIES LIKE COVID 19 ON DISADVANTAGE AND INEQUALITIES, LEADING TO BETTER TARGETED SERVICES. SUCH SUPPORT BEING PROVIDED IN THE SPIRIT OF ISLAMIC PRINCIPLES WHICH REMIND ALL OF THE NEED TO CARE, AND TO SERVE AND EDUCATE HUMANITY IN A SPIRIT OF HUMILITY AND COMPASSION.

Activities: To prevent and relieve poverty in Cambridgeshire providing food, household items, support with domestic costs for individuals in financial hardship including those facing disproportionate disadvantage either through poverty or other status. Raise awareness of the impact of emergencies on disadvantage and inequalities and serve in the spirit of Islamic principles of care, humility and compassion.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£4,555	£5,761	-	-
2024-04-05	£6,580	£9,500	-	-
2023-04-01	£7,346	£8,250	-	-
2022-04-01	£18,472	£9,957	-	-
2021-04-01	£5,030	£4,260	-	-

Trustees

Name	Role	Appointed
Shahidun Rahman	Chair	2020-09-22
Dr Khalku Karim		2020-09-22
Jeandre Hunter		2020-09-22

THE KARIM FOUNDATION

England & Wales - Charity number 1191413

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	06	04	2024	To	05	04	2025

Section A Reference and administration details

Charity name The Karim Foundation

Other names charity is known by

Registered charity number (if any) 1191413

Charity's principal address 12 Gurney Way
 Cambridge
Postcode CB4 2ED

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Khalku Karim	Treasurer		
2	Shahidun Rahman	Chair		
3	Jeandre Hunter	Trustee		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	CIO
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Trustees appointed on incorporation. There are no other trustees, but any new trustees can be selected as stated in the constitution (section 10 and 11)

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The organisation structure and trustees that was set out in the CIO has not changed since our incorporation on September 2020. We are following the Charity Governance Code for assessing governance-for small-charities and its code, that contained within the essential trustee: what you need to know, what you need to do (CC3) and The Essential Trustee 6 main duties.</p> <p>We have a partnership with the Cambridge Ethnic Community Forum (CECF), a leading organisation within the voluntary sector in Cambridge that provides support for ethnic minorities including culturally appropriate emergency food. We also work with the Cambridge City Council, Cambridge City Foodbank and Hubs and Cambridge Sustainable Food as part of the Cambridge Food Poverty Alliance, Northstowe Muslim Group, It Takes a City and Wintercomfort.</p> <p>We have a compliance toolkit to know our donors, manage risk, GDPR, safeguarding, conflict of interest and complaints.</p>
--	--

Section C Objectives and activities

<h3>Summary of the objects of the charity set out in its governing document</h3>	<p>We are a Cambridge-based charity that aims to prevent or relieve poverty in Cambridgeshire for the public benefit by:</p> <ul style="list-style-type: none"> • providing food, household items and support with domestic costs (e.g., food vouchers/utility top ups/fuel) for individuals in financial hardship including those from groups which face disproportionate disadvantage either through poverty or other status e.g. refugees/asylum seekers, ethnic minorities, residents/migrants, single parents, the disabled, children/young people, the elderly, those who are isolated, or with no recourse to public funds, or facing domestic violence.
--	--

- facilitating better partnership work in raising awareness and sharing knowledge of the impact of emergencies on disadvantage and inequalities, leading to better targeted services.

The Karim Foundation is the only organisation of its kind in Cambridge providing culturally relevant food to support individuals and families in need for all communities. Our main activities are to relieve poverty by providing food, food vouchers, utility top ups and emergency support to individuals and families. We have provided diverse food supplies in keeping with the diverse make-up of the Cambridge community. We advocate for shared community engagement for better delivery of all services in Cambridge for the most vulnerable.

We have delivered food parcels that will be a mixture of dry products, perishables such as meat, fresh fruit and vegetables primarily using local stores that can be delivered to households or picked up whichever is suitable for the beneficiaries. We also provide supermarket vouchers so beneficiaries can make their own choices about food provision.

Up to 05/04/25 we have continued to provide supermarket vouchers (8% of our food spend – 10% last year) to give our beneficiaries choice of what to purchase. All our beneficiaries are vetted by us, Cambridge City Council and CECF. The beneficiaries we have supported are predominantly from the most deprived wards in Cambridge such as the CB2, CB4 and CB5 Postcode areas but we are now working further afield in areas such as Waterbeach, Northstowe and Bar Hill where many refugee families have been housed.

Funds received support beneficiaries for the services named with our organisation costs are very low. Often, the support is one-off that is needed to get them through a particularly difficult and challenging time but there are several households we have helped regularly with our partners. Those that need repeated help have been supported and signposted to other services they may not have been aware of for a variety of reasons. From our experience when food poverty is identified, other issues are often highlighted that need support from our partners with relevant expertise. We also try to ensure to avoid the cycle of dependency and always signpost to other services in Cambridge to our partners.

The cost-of-living crisis has had a major impact on our beneficiaries and sourcing goods due to the price increase across the board on all items we provide has been a challenge. We are constantly ensuring and striving that we get value for money at all times.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant making: As we are the only charity in Cambridge providing culturally appropriate food to support individuals and families in need, working with established and experienced partners such as CECF and Cambridge City Council has been essential in identifying those in need who have been already carefully vetted. We have a grant making policy for beneficiaries and those that come to us for support are predominantly from our partners and networks. As we have become more established and well known, those in need are starting to come to us directly with support through those channels already mentioned. We do not provide cash and only provide supermarket vouchers of monetary value. The situation with beneficiaries are complex and need a multi-faceted approach but by working in partnerships with many groups, we are making a real difference.

Summary of the main achievements of the charity during the year

Up to 05/04/25, The Karim Foundation has delivered hundreds of food packages to all beneficiaries successfully during this period. Almost all our food packages are time limited, and we deliver them within 24-48 hours from initial point of contact to delivery of food items. We have provided more non-food items such as household goods that makes up 12% of our spend up from 4.5% and this is predominantly due to the nature of how the beneficiaries are housed with little household items such as cutlery/crockery). We now rarely provide utility top ups (1% of our spend) and this is a shift away from what had been supporting in previous years.

We source the best available ethnically diverse food from local stores within the city and online, but prices have gone up significantly, especially rice and meat. 86% of all the food purchased was bought from local independent stores in Cambridge, an increase of 25% from last year and the rest (14%) from supermarkets.

We have continued to make stakeholders in the city understand the need for food diversity that wasn't always well understood through events and consultation. We are engaging with food hubs to ensure the diversity of provision is distributed appropriately. We have continued to champion this, and diverse food provision is no longer being seen as an unmet need that cannot be actioned or achieved.

Our local knowledge and expertise of cultural sensitivities and requirements has been a benefit for all to make better targeted decisions. We are always able to signpost our beneficiaries to services they may not have been aware of for a variety of reasons.

With household bills still high, struggling families and individuals in Cambridge have felt the impact of the cost-of-living crisis. In April, we responded by relaunching our Cambridge Ramadan Appeal, raising funds for locals in desperate need of emergency food and fuel support. Thanks to people's kindness and generosity, we collectively raised over £1440 and received £1,000 from Cambridge Central Mosque and Zakat (charity) to support our known beneficiaries.

Diverse women's Leadership programme and VAWG. (April). Training workshop to support migrant women experiences domestic violence.

Ramadan 2024 (April): Raised funds for families and individuals facing hardship due to the cost of living.

Soup Kitchen (June and Jan): Providing hot food to the homeless at Wintercomfort.

Arbury Carnival (June): Raising awareness of our work.

Anglia Ruskin University (July): Migrant Refugee Health project.

Sedgwick Museum (August): A visit for refugee families in the city.

Health and Wellness event (Oct): Raising awareness of our work with organisations promoting better health.

Mill Road Winter Fair (December): Raising awareness of our work in the community

Section D

Achievements and performance

Ramadan 2025 (March): Multicultural Iftar event hosted by the Mayor of Cambridge. Bringing locals together to share food.

A huge thank you to everyone who supported us this year.

Section E

Financial review

Brief statement of the charity's policy on reserves

Up to 05/04/25 we have a healthy £5122 and looking forward to Ramadan 2025, face to face activities and fundraisers and securing further grants.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funding is donations through JustGiving and also direct donations to the charity account. We are active on social media channels such as Facebook, Instagram and LinkedIn showcasing our activities and connecting with stakeholders

<https://karimfoundation.co.uk/donate/>

We have had no grant funding this year but were given a donation by Cambridge Central Mosque for Ramadan for our beneficiaries and other supporters who donated to us.

The expenditure has supported the key objectives already described. The annual return breakdown shows all donations to financial year as £4554.73 but our total spend was £5761.34 where 88% was spent on food parcels and 8.5% on supermarket food vouchers for Cambridge beneficiaries. About 86% of "all" the food purchased was bought from local independent stores in Cambridge and rest from supermarkets. 12% was spent on essential household items. Our admin costs have broadly been the same at 10% and we will continue to run the Charity with as minimal running costs as possible. We have no investments.

Section F

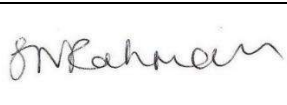
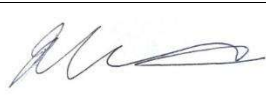
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Shahida Rahman	Jeandre Hunter
Position (eg Secretary, Chair, etc)	Chair of Trustees	Trustee

Date

02/02/26

THE KARIM FOUNDATION

England & Wales - Charity number 1191413

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	02	04	2023		05	04	2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

 Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Khalku Karim	Treasurer		
2	Shahidun Rahman	Chair		
3	Jeandre Hunter	Trustee		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	CIO
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Trustees appointed on incorporation. There are no other trustees, but any new trustees can be selected as stated in the constitution (section 10 and 11)

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>The organisation structure and trustees that was set out in the CIO has not changed since our incorporation on September 2020. We are following the Charity Governance Code for assessing governance-for small-charities and its code, that contained within the essential trustee: what you need to know, what you need to do (CC3) and The Essential Trustee 6 main duties.</p> <p>We have a partnership with the Cambridge Ethnic Community Forum (CECF), a leading organisation within the voluntary sector in Cambridge that provides support for ethnic minorities including culturally appropriate emergency food. We also work with the Cambridge City Council, Cambridge City Foodbank and Hubs and Cambridge Sustainable Food as part of the Cambridge Food Poverty Alliance.</p> <p>We have a compliance toolkit to know our donors, manage risk, GDPR, safeguarding, conflict of interest and complaints.</p>
--	--

Section C Objectives and activities

<p>Summary of the objects of the charity set out in its governing document</p>	<p>We are a Cambridge-based charity that aims to prevent or relieve poverty in Cambridgeshire for the public benefit by:</p> <ul style="list-style-type: none"> • providing food, household items and support with domestic costs (e.g., food vouchers/utility top ups/fuel) for individuals in financial hardship including those from groups which face disproportionate disadvantage either through poverty or other status e.g. refugees/asylum seekers, ethnic minorities, residents/migrants, single parents, the disabled, children/young people, the elderly, those who are isolated, or with no recourse to public funds, or facing domestic violence.
---	--

- facilitating better partnership work in raising awareness and sharing knowledge of the impact of emergencies like Covid-19 on disadvantage and inequalities, leading to better targeted services.

The Karim Foundation is the only organisation of its kind in Cambridge providing culturally relevant food to support individuals and families in need for all communities. Our main activities are to relieve poverty by providing food, food vouchers, utility top ups and emergency support to individuals and families in need. We have provided diverse food supplies in keeping with the diverse make-up of the Cambridge community. We have delivered food parcels that will be a mixture of dry products, perishables such as meat, fresh fruit and vegetables using a variety of local stores that can either be delivered to households or picked up whichever is suitable for the beneficiaries.

Up to 05/04/24 we have started to move towards supermarket vouchers (10% of our food spend) to give our beneficiaries choice of what to purchase. All our beneficiaries are vetted by us, Cambridge City Council and CECF. The beneficiaries we have supported are predominantly from the most deprived wards in Cambridge such as the CB2, CB4 and CB5 Postcode areas but we are now working further afield in areas such as Waterbeach, Northstowe and Bar Hill where many of the most vulnerable have been located.

Funds received have gone directly to the beneficiaries for the services named and our organisation costs are very low. Often, the support is one-off individual support that is often needed but there are a number of households we have helped regularly with our partners, and this is increasing. Still many families and individuals need one-off support to get them through a particularly difficult and challenging time. Also, those that need repeated help have been supported and signposted to other services they may not have been aware of for a variety of reasons. From our experience when food poverty is identified, other issues are often highlighted that need support from our partners with relevant expertise. The cost-of-living crisis has had a major impact on our beneficiaries and sourcing goods due to the price increase across the board on all items we provide has been a challenge. We are constantly ensuring and striving that we get value for money at all times.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant making: As we are the only charity in Cambridge providing culturally relevant food to support individuals and families in need, working with established and experienced partners such as CECF and Cambridge City Council has been essential in identifying those in need who have been already carefully vetted. We have a grant making policy for beneficiaries and those that come to us for support are predominantly from our partners and networks. As we have become more established and well known, those in need are starting to come to us directly with support through those channels already mentioned. The situation with beneficiaries are complex and need a multi-faceted approach but by working in partnerships with many groups, we are making a real difference.

Section D Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Up to 05/04/24, The Karim Foundation has delivered hundreds of food packages to all beneficiaries successfully during this period. Almost all our food packages are time limited, and we deliver them within 24-48 hours from initial point of contact to delivery of food items.

We source the best available ethnically diverse food from local stores within the city and online, but prices have gone up significantly, especially rice and meat. About 60% of all the food purchased was bought from local independent stores in Cambridge and the rest from supermarkets. We have continued to make stakeholders in the city understand the need for food diversity that wasn't always well understood. We are engaging with Food Hubs to ensure the diversity of provision is distributed appropriately. We have continued to champion this, and diverse food provision is no longer being seen as an unmet need that cannot be actioned or achieved. Our local knowledge and expertise of cultural sensitivities and requirements has been a benefit for all. We are also better able to signpost our beneficiaries to other services they may not have been aware of for a variety of reasons.

With household bills rising, struggling families and individuals in Cambridge have felt the impact of the cost of living crisis. In April, we responded by relaunching our Cambridge Ramadan Appeal, raising funds for locals in desperate need of emergency food and fuel support. Thanks to people's kindness and generosity, we collectively raised over £1,450.

In May, it was an honour to be invited to Parker's Piece for a community feast to celebrate the Coronation of King Charles III.

We were delighted to return to the Arbury Carnival for the second year running in June, and we really enjoyed chatting with so many about what we do. We thank all those who visited us on the day.

We thank AIAnsaar, a Cambridge-based community group who donated £100 by raising funds at a charity football event where eleven local seven-a-side football teams challenged for the 2023 AIAnsaar Cup on a thrilling day at the Bottisham Sports Centre.

We also opened our first soup kitchen at the Meadows Community Centre in the north of the city that ran for 4 months (third Sunday of every month). We were very pleased to be working with Al-Amin Stores to provide a friendly space for anyone in need of a hot meal, good company, reassurance and support.

A focus has also shifted to supporting wellness, not just by providing food support. We supported the Women's Wellness Day at Cambridge Central Mosque that was a free event and open to all, dedicated to educating and supporting women with their health needs.

In December, we loved meeting many new and familiar faces at the Mill Road Winter Fair at Petersfield Gardens. Thousands of people, wrapped up in their many layers from across Cambridge and beyond, made the journey to immerse themselves in a joyous day of winter festivities at one of the city's most diverse and vibrant streets. A huge thank you to everyone who stopped by to visit and for kindly supporting us!

A huge thank you to everyone who supported us this year.

Section E

Financial review

Brief statement of the charity's policy on reserves	Up to 05/04/24 we have a healthy £6268 and looking forward to Ramadan 2025, face to face activities and fundraisers and securing further grants.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

<p>You may choose to include additional information, where relevant about:</p> <ul style="list-style-type: none"> the charity's principal sources of funds (including any fundraising); how expenditure has supported the key objectives of the charity; investment policy and objectives including any ethical investment policy adopted. 	<p>The principal source of funding is donations through JustGiving and also direct donations to the charity account. https://karimfoundation.co.uk/donate/</p> <p>We have had no grant funding this year but were given funds by Cambridge Central Mosque for a Ramadan spend for our beneficiaries and other supporters who donated to us.</p> <p>The expenditure has supported the key objectives already described. The annual return breakdown shows all donations to financial year as £6579 (a drop of 10% from 22-23) where 86.7% was spent on food parcels and 8.7% on utility top ups (gas and electric) and supermarket food vouchers for Cambridge beneficiaries. About 60% of all the food purchased was bought from local independent stores in Cambridge and rest from supermarkets. Only 4.5% was spent on clothes or other essential household items. Our admin costs have broadly been the same. More spend has gone on attending events and greater public engagement. However, our running costs are low (e.g. webhosting and we will continue to run the Charity with as minimal running costs as possible).</p> <p>We have no investments.</p>
--	--

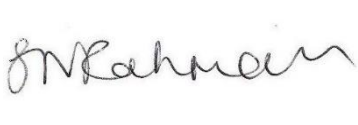
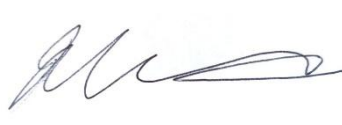
Section F Other optional information

--

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Shahida Rahman	Jeandre Hunter
Position (eg Secretary, Chair, etc)	Chair of Trustees	Trustee
Date	28/01/25	

LAKAMEATH
SUFFOLK IP279EM

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.



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name The Karim Foundation

On accounts for the year ended

05-04-2017

Charity no (if any)

1191413

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below *) 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: 30/01/2025

Name: STEVEN J BOTCHER

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

MAAT

Address: 20 HIGHFIELDS DRIVE

THE KARIM FOUNDATION

England & Wales - Charity number 1191413

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	02	04	2022		01	04	2023

Section A Reference and administration details

Charity name The Karim Foundation

Other names charity is known by

Registered charity number (if any) 1191413

Charity's principal address 12 Gurney Way

Cambridge

Postcode

CB4 2ED

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Khalku Karim	Treasurer		
2	Shahida Rahman	Chair		
3	Jeandre Hunter	Trustee		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Trustees appointed on incorporation. There are no other trustees, but any news trustees can be selected as stated in the constitution (section 10 and 11)

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity’s organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees’ consideration of major risks and the system and procedures to manage them. 	<p>The organisation structure and trustees that was set out in the CIO has not changed since our incorporation on September 2020. We are following the Charity Governance Code for assessing governance-for small-charities and its code, that contained within the essential trustee: what you need to know, what you need to do (CC3) and The Essential Trustee 6 main duties.</p> <p>We have a partnership with the Cambridge Ethnic Community Forum (CECF), a leading organisation within the voluntary sector in Cambridge that provides support for ethnic minorities affected by covid-19 including culturally appropriate emergency food. We also work with the Cambridge City Council, Cambridge City Foodbank and Hubs and Cambridge Sustainable Food as part of the Cambridge Food Poverty Alliance.</p> <p>We have a compliance toolkit to know our donors, manage risk, GDPR, safeguarding, conflict of interest and complaints.</p>
--	---

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

<p>We are a Cambridge-based charity that aims to prevent or relieve poverty in Cambridgeshire for the public benefit by:</p> <ul style="list-style-type: none"> • providing food, household items and support with domestic costs (e.g., food vouchers/utility top ups/fuel) for individuals in financial hardship including those from groups which face disproportionate disadvantage either through poverty or other status e.g. refugees/asylum seekers, ethnic minorities, residents/migrants, single parents, the disabled, children/young people, the elderly, those who are isolated, or with no recourse to public funds, or facing domestic violence.
--

- facilitating better partnership work in raising awareness and sharing knowledge of the impact of emergencies like Covid-19 on disadvantage and inequalities, leading to better targeted services.

The Karim Foundation is the only organisation of its kind in Cambridge providing culturally relevant food to support individuals and families in need for all communities. Our main activities are to relieve poverty providing food, food vouchers, utility top ups and emergency support to individuals and families in need. We have provided diverse food supplies in keeping with the diverse make-up of the Cambridge community. We have delivered food parcels that will be a mixture of dry products, perishables such as meat, fresh fruit and vegetables using a variety of local stores that can either be delivered to households or picked up whichever is suitable for the beneficiaries.

Up to 01/04/23 we have started to move towards supermarket vouchers to give our beneficiaries choice of what the purchase. All our beneficiaries are vetted by us, Cambridge City Council and CECF. The beneficiaries we have supported are predominantly from the most deprived wards in Cambridge such as the CB2, CB4 and CB5 Postcode areas.

Funds received have gone directly to the beneficiaries for the services named and our organisation costs are very low. Often, the support is one off individual support that is often needed but there are a number of households we have helped regularly with our partners. This highlights many families and individuals need one off support to get them through a particular difficult and challenging time. Also, those that need repeated help have been supported and be signposted to other services they may not have been aware of for a variety of reasons. From our experience when food poverty is identified, other issues are often highlighted that need support from our partners with relevant expertise. The cost-of-living crisis has had a major impact on our beneficiaries and sourcing goods due to the price increase across the board on all items we provide has been a challenge. We are constantly ensuring and striving that we get value for money at all times.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant making: As we are the only charity in Cambridge providing culturally relevant food to support individuals and families in need, working with established and experienced partners such as CECF and Cambridge City Council has been essential in identifying those in need who have been already carefully vetted. We have grant making policy for beneficiaries and those that come us for support are predominantly through our partners and networks. As we have become more established and well known those in need are starting to come us directly with support through those channels already mentioned. The situation with beneficiaries are complex and need a multi-faceted approach but by working in partnerships with many groups, we are making a real difference.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Up to 01/04/23, The Karim Foundation has delivered hundreds of food packages to all beneficiaries successfully during this period. Almost all our food packages are time limited, and we deliver them within 24-48 hours from initial point of contact to delivery of food items.

We source the best available ethnically diverse food from local stores within the city and online, but prices have gone up significantly especially rice and meat. About 68% of all the food purchased was bought from local independent stores in Cambridge and rest from supermarkets. We have continued to make stakeholders in the city understand the need for food diversity that wasn't always well understood. We are engaging with Food Hubs to ensure the diversity of provision is distributed appropriately. We have continued to champion this, and diverse food provision is no longer being seen as an unmet need that cannot be actioned or achieved. Our local knowledge and expertise of cultural sensitivities and requirements has been a benefit for all. We are also better able to signpost our beneficiaries to other services they may not have been aware of for a variety of reasons.

With household bills rising, struggling families and individuals in Cambridge have felt the impact of the cost-of-living crisis. In April, we responded by relaunching our Cambridge Ramadan Appeal, raising funds for locals in desperate need of emergency food and fuel support. Thanks to people's kindness and generosity, we collectively raised over £1,000. The Appeal received local media coverage through BBC Radio Cambridgeshire and That's TV West Anglia.

In May, we spoke at the Cambridge City's Council 'Food Justice in Cambridge: Beyond the Pandemic' conference, talking about our efforts to help the most vulnerable in Cambridge during the pandemic and beyond. Held at the Clay Farm Centre in Trumpington, Cambridge, the conference presented an opportunity for local groups, organisations and businesses to share their response to the Covid-19 pandemic and how to continue working together to support food justice into the future.

We were delighted to hold a stall at the Arbury Carnival in June, and we really enjoyed chatting with so many about what we do. We thank all those who visited us on the day.

Later in the month, we co-hosted the inaugural Cambridge Bangladeshi Health Fair, held at the Meadows Community Centre in Arbury. The health event, co-organised with the Cambridge Ethnic Community Forum, offered families and individuals the opportunity to speak to local health and care organisations, and gain access to information and resources on healthy living. Visitors were able to seek medical advice from doctors and nurses, with many receiving free general health checks and diabetic eye screenings. Some attendees also enjoyed exercise tasters – plus a healthy and delicious lunch!

In July, we enjoyed holding a stall at the Big Weekend and Cambridge Mela on Parker's Piece. We're really grateful to all who visited us, and especially to those of you who donated so generously.

In August, we teamed up with Cambridge Sustainable Food, Cambridge City Council and Cambridge Food Poverty Alliance members to create the Cambridge Cost of Food and Living Crisis Fund. Together, we asked for donations from anyone who could help to ensure those in Cambridge most affected by the cost-of-living crisis don't go hungry during the winter months. More than £14,500 was raised for this campaign (KF, £1204.47).

Section D

Achievements and performance

We were honoured to be 'highly commended' at the 2022 BBC Make a Difference Awards, hosted by BBC Radio Cambridgeshire. The awards ceremony held at the historic Peterborough Cathedral in September, celebrated the achievements and contributions of local people. BBC Radio Cambridgeshire received over 300 entries for this year's awards, with the Karim Foundation one of four finalists shortlisted for the Community Group Award.

In December, we loved meeting many new and familiar faces at the Mill Road Winter Fair. Thousands of people, wrapped up in their many layers from across Cambridge and beyond, made the journey to immerse themselves in a joyous day of winter festivities at one of the city's most diverse and vibrant streets. A huge thank you to everyone who stopped by to visit and for kindly supporting us!

Section E

Financial review

Brief statement of the charity's policy on reserves

Up to 01/04/23 we have a healthy £8,369 and looking forward to Ramadan 2023, face to face activities and fundraisers and securing further grants.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funding is donations through JustGiving and also direct donations to the charity account.

<https://karimfoundation.co.uk/donate/>

We have also been able to secure grant funding from the Cambridge City Food Bank (£1,000), Cambridge City Council (Warm Spaces) for food costs on two occasions (£1000 and £1000) and would also like to thank Cambridge Sustainable Food for the collective fundraising where we received (£1,204.47) from the Cambridge Cost of Food and Living Crisis Fund.

The expenditure has supported the key objectives already described. The annual return breakdown shows all donations to financial year as £7,345 where £6674 was spent on food parcels and utility top ups (gas and electric) and supermarket food vouchers for Cambridge beneficiaries. About 68% of all the food purchased was bought from local independent stores in Cambridge and rest from supermarkets. This is a drop of 20% from the previous year due to sourcing of rice (prices are significantly better from supermarkets) and giving out supermarket vouchers. Our admin costs have gone up due to set up of running events (many are one time only purchases – 13.8%) but we will continue to run the Charity with as minimal running costs as possible.

We have no investments.

Section F

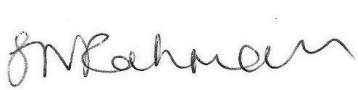
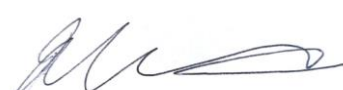
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Shahida Rahman	Jeandre Hunter
Position (eg Secretary, Chair, etc)	Chair of Trustees	Trustee

Date 31/12/23

Receipts and payments accounts

For the period from	02/04/2022	To	01/04/2023
---------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	3,142	-	-	3,142	-
Grants	4,204	-	-	4,204	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	7,346	-	-	7,346	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	7,346	-	-	7,346	-
A3 Payments					
Food purchases	6,674	-	-	6,674	-
Events	1,144	-	-	1,144	-
Phone line	84	-	-	84	-
Web hosting	288	-	-	288	-
Accountant	60	-	-	60	-
Cash Withdrawal (petty cash)	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	8,250	-	-	8,250	-
A4 Asset and investment purchases (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	8,250	-	-	8,250	-
Net of receipts/payments	- 904	-	-	- 904	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	9,273	-	-	9,273	-
Cash funds this year end	8,369	-	-	8,369	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	None	-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))			
	Agreement Error	OK	OK	
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	None	-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None	-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None	-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	None	-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Kal Karim	30/12/2023
	Jeandre Hunter	30/12/2023



Section A

Independent Examiner's Report

Report to the trustees/
members of

The Karim Foundation

On accounts for the year
ended

01-04-23

Charity no
(if any)

1191413

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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 (other than that disclosed below *) 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:

22/01/2024

Name:

Steven J Botcher

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

MAAT

Address:

20 Highfields Drive

Lakenheath

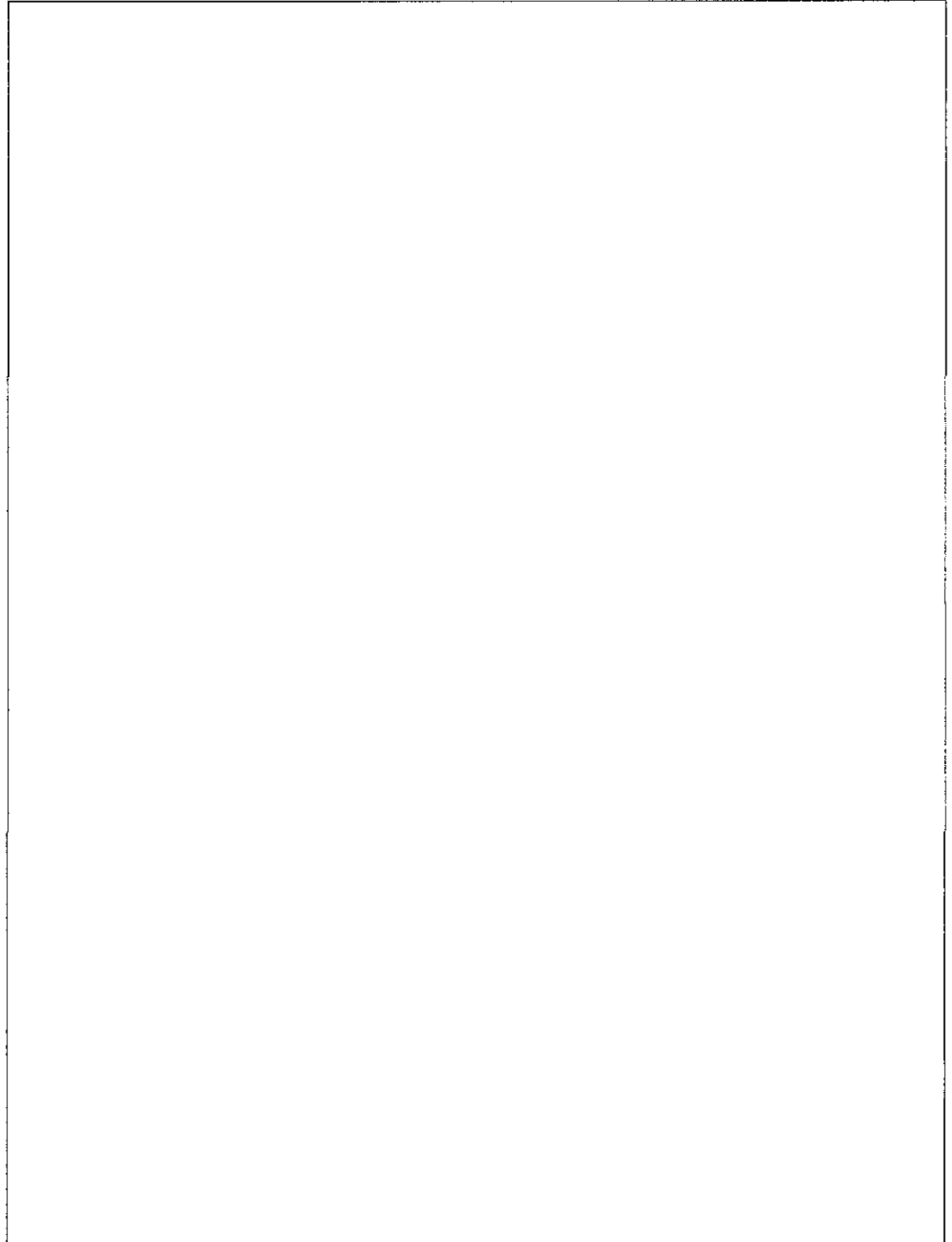
Suffolk IP27 9EH

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.



THE KARIM FOUNDATION

England & Wales - Charity number 1191413

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	02	04	2021		01	04	2022

Section A Reference and administration details

Charity name The Karim Foundation

Other names charity is known by

Registered charity number (if any) 1191413

Charity's principal address 12 Gurney Way

Cambridge

Postcode

CB4 2ED

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Khalku Karim	Treasurer		
2	Shahida Rahman	Chair		
3	Jeandre Hunter	Trustee		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Trustees appointed on incorporation. There are no other trustees, but any news trustees can be selected as stated in the constitution (section 10 and 11)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The organisation structure and trustees that was set out in the CIO has not changed since our incorporation on September 2020. We are following the Charity Governance Code for assessing governance-for small-charities and its code, that contained within the essential trustee: what you need to know, what you need to do (CC3) and The Essential Trustee 6 main duties.

We have a partnership with the Cambridge Ethnic Community Forum (CECF), a leading organisation within the voluntary sector in Cambridge that provides support for ethnic minorities affected by covid-19 including culturally appropriate emergency food. We also work with the Cambridge City Council, Cambridge City Foodbank and Cambridge Sustainable Food as part of the Cambridge Food Poverty Alliance.

We have a compliance toolkit to know our donors, manage risk, GDPR, safeguarding, conflict of interest and complaints.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

We are a Cambridge-based charity that aims to prevent or relieve poverty in Cambridgeshire for the public benefit by:

- providing food, household items and support with domestic costs (e.g., food vouchers/utility top ups/fuel) for individuals in financial hardship including those from groups which face disproportionate disadvantage either through poverty or other status e.g. refugees/asylum seekers, ethnic minorities, residents/migrants, single parents, the disabled, children/young people, the elderly, those who are isolated, or with no recourse to public funds, or facing domestic violence.

- facilitating better partnership work in raising awareness and sharing knowledge of the impact of emergencies like Covid-19 on disadvantage and inequalities, leading to better targeted services.

The Karim Foundation is the only organisation of its kind in Cambridge providing culturally relevant food to support individuals and families in need for all communities. Our main activities are to relieve poverty providing food, food vouchers, utility top ups and emergency support to individuals and families in need. We have provided diverse food supplies in keeping with the diverse make-up of the Cambridge community. We have delivered food parcels that will be a mixture of dry products, perishables such as meat, fresh fruit and vegetables using a variety of local stores that can either be delivered to households or picked up whichever is suitable for the beneficiaries.

Up to 01/04/22 we have started to move towards supermarket vouchers. All our beneficiaries are vetted by Cambridge City Council and the CECF. The beneficiaries we have supported are predominantly from the most deprived wards in Cambridge such as the CB2, CB4 and CB5 Postcode areas more than half of the beneficiaries were from areas that were already deprived prior to Covid-19.

Funds received have gone directly to the beneficiaries for the services named and our organisation costs are very low. Often, the support is one off individual support that is often needed but there are a number of households we have helped regularly with our partners. This highlights many families and individuals need one off support to get them through a particular difficult and challenging time. Also, those that need repeated help have been supported and be signposted to other services they may not have been aware of for a variety of reasons. From our experience when food poverty is identified, other issues are often highlighted that need support from our partners with relevant expertise.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant making: As we are the only charity in Cambridge providing culturally relevant food to support individuals and families in need, working with established and experienced partners such as CECF and Cambridge City Council has been essential in identifying those in need who have been already carefully vetted. We have grant making policy for beneficiaries and those that come us for support are predominantly thought our partners and networks. As we become more established and well known we expect those in need to come to us directly as well as support through those channels already mentioned. The situation with beneficiaries are complex and need a multi-faceted approach but by working in partnerships with many groups, we are making a real difference.

Section D Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Up to 01/04/22, The Karim Foundation has delivered over 150 food packages to all beneficiaries successfully during this period. Almost all our food packages are time limited, and we deliver them within 24-48 hours from initial point of contact to delivery of food items.

We source the best available ethnically diverse food from local stores within the city and online. About 88% of all the food purchased was bought from local independent stores in Cambridge and rest from supermarkets. We have certainly made other stakeholders in the City understand the need for food diversity that wasn't always well-understood. We have continued to champion this, and diverse food provision is no longer being seen as an unmet need that cannot be actioned or achieved. Our local knowledge and expertise of cultural sensitivities and requirements has been a benefit for all. We are also better able signpost our beneficiaries to other services they may not have been aware of for a variety of reasons.

We would also like to thank all that have supported these campaigns below raising funds for The Karim Foundation.

Our 2021 Cambridge Ramadan Appeal raised a total of £3,205 has been raised to assist local families and individuals in need of emergency support. A third of the funds raised during Ramadan have already been spent on essential food items such as lamb, chicken, fish, rice/couscous, chickpeas, lentils and cooking oil. We are especially thankful to all the local organisations, businesses and mosques who displayed our 'window' posters throughout the month of Ramadan.

A team of Year 12 students from Hills Road Sixth Form College in Cambridge chose to support the Karim Foundation for Social Action Week from 7th-11th June, an annual event where pupils have a week to raise as much money as possible for a charity of their choice. Under the name of "Project KF", the students organised a "Cool Car Wash" in the College's car park and held a "Super Stall" on Parker's Piece where they sold baked goods, clothes and cold drinks. They also set up an online fundraising page – raising an amazing £764.75 in just six days.

Trustee Kal Karim completed his winter mountain hiking challenge of Mam Tor in the Peak District on 25 December, raising up to £2,320.38, having initially set a target of £1,500. The proceeds went to individuals and families who desperately need emergency food and fuel support during the winter months.

Faisal Mohammed Khaffar has raised hundreds of pounds in donations to support the most vulnerable in the city, after running in this year's Cambridge Half Marathon for the first time! A keen runner, the well-known Cambridge resident was eager to take part and launched an online fundraiser to help the vulnerable and disadvantaged in our community – raising a superb £729.25 in just 24 hours.

Section E

Financial review

Brief statement of the charity's policy on reserves

Up to 01/02/22 we have a healthy £9273 and looking forward to Ramadan 2022, face to face activities and fundraisers and securing further grants.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funding is donations through JustGiving and also direct donations to the charity account.

<https://karimfoundation.co.uk/donate/>

We have also been able to secure grant funding from the Cambridge City Council for Food costs on two occasions (£3000 and £1500) and would also like to that Arnold Clark for supporting us with their Community Fund (£2500).

The expenditure has supported the key objectives already described. The annual return breakdown shows all donations to financial year as £18472 where £9568 was spent on food parcels for Cambridge beneficiaries. About 88% of all the food purchased was bought from local independent stores in Cambridge and rest from supermarkets. Only 2.9% of our actual spend of £9957 went towards admin costs and will continue to run the Charity with as minimal running costs as possible.



We have no investments.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Shahida Rahman	Jeandre Hunter
Position (eg Secretary, Chair, etc)	Chair of Trustees	Trustee
Date	24/01/23	

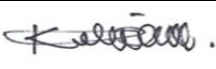

Receipts and payments accounts

For the period from	02/04/2021	To	01/04/2022
---------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	11,472	-	-	11,472	-
Grants	7,000	-	-	7,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	18,472	-	-	18,472	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	18,472	-	-	18,472	-
A3 Payments					
Food purchases	9,568	-	-	9,568	-
Printing	113	-	-	113	-
Phone line	84	-	-	84	-
Misc	32	-	-	32	-
Accountant	60	-	-	60	-
Cash Withdrawal (petty cash)	100	-	-	100	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	9,957	-	-	9,957	-
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	9,957	-	-	9,957	-
Net of receipts/(payments)	8,515	-	-	8,515	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	759	-	-	759	-
Cash funds this year end	9,274	-	-	9,274	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	None	-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details			
	None	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	None		-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Kal Karim	24/01/2023	
		Jeandre Hunter	24/01/2023	



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
The Karim Foundation

On accounts for the year ended

01-04-22

Charity no (if any)

1191413

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below *) 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:

31/01/2023

Name:

STEVEN BOTCHER

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

MAAT

Address:

20 HIGHFIELDS DRIVE

LAKENHEATH
SUFFOLK IP27 9EH

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.

THE KARIM FOUNDATION

England & Wales - Charity number 1191413

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	22	09	2020		01	04	2021

Section A Reference and administration details

Charity name The Karim Foundation

Other names charity is known by

Registered charity number (if any) 1191413

Charity's principal address 12 Gurney Way

Cambridge

Postcode

CB4 2ED

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Khalku Karim	Treasurer		
2	Shahida Rahman	Chair		
3	Jeandre Hunter			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
N/A	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Trustees appointed on incorporation. There are no other trustees, but any news trustees can be selected as stated in the constitution (section 10 and 11)

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>We are following the Charity Governance Code for assessing governance- for small-charities and its code, that contained within the essential trustee: what you need to know, what you need to do (CC3) and The Essential Trustee. 6 main duties.</p> <p>The organisation structure is that which was set out in the CIO has not changed since our incorporation on September 2020 and the first members of the CIO as the trustees (named) post AGMs.</p> <p>We have a partnership with the Cambridge Ethnic Community Forum (CECF), a leading organisation within the voluntary sector in Cambridge that provides support for ethnic minorities affected by covid-19 including culturally appropriate emergency food. We also work with the Cambridge City Council and Cambridge City Foodbank.</p> <p>We have a compliance toolkit to know our donors, manage risk, GDPR, safeguarding, conflict of interest and complaints.</p>
--	---

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

We are a Cambridge-based charity that aims to prevent or relieve poverty in Cambridgeshire for the public benefit by:

- providing food, household items and support with domestic costs (e.g., food vouchers/utility top ups/fuel) for individuals in financial hardship including those from groups which face disproportionate disadvantage either through poverty or other status e.g. refugees/asylum seekers, ethnic minorities, residents/migrants, single parents, the disabled, children/young people, the elderly, those who are isolated, or with no recourse to public funds, or facing domestic violence.

- facilitating better partnership work in raising awareness and sharing knowledge of the impact of emergencies like Covid-19 on disadvantage and inequalities, leading to better targeted services.

The Karim Foundation is the only organisation of its kind in Cambridge providing culturally relevant food to support individuals and families in need for all communities. Our main activities are to relieve poverty providing food, food vouchers, utility top ups and emergency support to individuals and families in need. We have provided diverse food supplies in keeping with the diverse make-up of the Cambridge community. We have delivered 27 food parcels that will be a mixture of dry products, perishables such as meat and fresh fruit and vegetables using a variety of local stores that can either be delivered to households or picked up whichever is suitable for the beneficiaries. We have also delivered diverse food directly to Cambridge City Foodbank.

Up to 01/04/21 we have not needed to provide supermarket vouchers and any essential small household items or small fuel grants such as a paid utility top up (gas/electric) but this is part of our provision for beneficiaries, if needed. All our beneficiaries are vetted by Cambridge City Council and the CECF. The beneficiaries we have supported are predominantly from the most deprived wards in Cambridge such as the CB2, CB4 and CB5 Postcode areas more than half of the beneficiaries were from areas that were already deprived prior to Covid-19.

All funds received have gone directly to the beneficiaries for the services named and our organisation costs are almost zero. Often, the support is one off individual support that is often needed. This highlights many families and individuals need one off support to get them through a particular difficult and challenging time. Also, those that need repeated help have been supported and be signposted to other services they may not have been aware of for a variety of reasons. From our experience when food poverty is identified, other issues are often highlighted that need support from our partners with relevant expertise.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant making: As we are the only charity in Cambridge providing culturally relevant food to support individuals and families in need, working with established and experienced partners such as CECF and Cambridge City Council has been essential in identifying those in need who have been already carefully vetted. We have grant making policy for beneficiaries and those that come us for support are predominantly thought our partners and networks. As we become more established and well known we expect those in need to come to us directly as well as support through those channels already mentioned. The situation with beneficiaries are complex and need a multi-faceted approach but by working in partnerships with many groups, we are making a real difference.

Section D Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Up to 01/04/21, The Karim Foundation has delivered all 27 food packages as stated and agreed to all beneficiaries successfully during this period based on the activities described. Almost all our food packages are time limited, and we deliver them within 24-48 hours from initial point of contact to delivery of food items.

We are not tied to any local shop and source the best available ethnically diverse food from local stores within the city and online. This had made other stakeholders like Cambridge City Council and Foodbank better understand the need for food diversity that wasn't always understood. We have most definitely championed this, and diverse food provision is no longer being seen as an unmet need that cannot be actioned. We have and are changing the landscape of food provision for those in need and stakeholders are benefiting from our local knowledge and expertise of cultural sensitivities and requirements. This is most definitely a legacy issue as we search for those invisible communities who may lack the confidence to ask for help. They may need more diversity in their food items or necessities to help them retain their cultural identity. Foodbanks are open to all but lack the capacity to cater to minority communities with specific needs. We try to fill that gap with vouchers for food, utility top-ups and fuel, ensuring all benefit from the compassion and generosity of the wider community.

Collection of data will allow us and our partners to make better targeted and informed decisions on provision of diverse culturally relevant food. Also, those that need repeated help will be supported and be signposted to other services they may not have been aware of for a variety of reasons. From our experience when food poverty is identified, other issues are highlighted that stakeholders in the City can support (that is outside our remit and expertise) that are often complex and long term.

We also had a successful 'Stay Warm Stay Safe' winter campaign where we delivered around 200 pieces of new clothing and footwear to service users at Wintercomfort for the Homeless to give to those in our community who need it most.

Section E

Financial review

Brief statement of the charity's policy on reserves

Up to 01/04/21 we have £768.94 and looking forward to Ramadan 2021 (April-May), our busiest donation period.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funding is donations through JustGiving and also direct donations to the charity account.

<https://karimfoundation.co.uk/donate/>

We also had a specific 'Stay Warm Stay Safe' winter fundraising campaign for 200 pieces of new clothing and footwear to service users at Wintercomfort for the Homeless. <https://karimfoundation.co.uk/stay-warm-stay-safe-winter-campaign/>

The expenditure has supported the key objectives already described. The annual return breakdown shows all donations from 12/01/21 (when the charity bank account was set up) to financial year end 01/04/21 as £5030.05 where £1682.45 spent on the 27 food parcels for beneficiaries and diverse food to Cambridge City Foodbank and £2472.42 on clothing/footwear on our specific winter campaign and one emergency hardship case.



We have no investments.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Shahida Rahman	Jeandre Hunter
Position (eg Secretary, Chair, etc)	Chair of Trustees	Trustee

Date 24/01/22



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Karim Foundation

No (if any)

Receipts and payments accounts

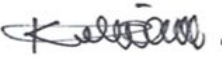

CC16a

For the period from	22/09/2020	To	01/04/2021
---------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	5,030	-	-	5,030	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	5,030	-	-	5,030	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	5,030	-	-	5,030	-
A3 Payments					
Food purchases	1,682	-	-	1,682	-
Clothing purchases	2,472	-	-	2,472	-
Phone line	7	-	-	7	-
Printing	99	-	-	99	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	4,260	-	-	4,260	-
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	4,260	-	-	4,260	-
Net of receipts/(payments)	770	-	-	770	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	770	-	-	770	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	None	-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details			
	None	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	None		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	None		-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Kal Karim	24/01/2022	
		Jeandre Hunter	24/01/2022	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
The Karim Foundation

On accounts for the year
ended

01-04-21

Charity no
(if any)

1191413

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below *) 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:

26/01/2022

Name:

STEVEN BOTCHER

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

MAAT

Address:

20 HIGHFIELDS DRIVE

LAKENMOUTH

SUFFOLK IP27 9EH

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.

[Empty box for disclosure details]