



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)

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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 new 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.

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.

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.

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.

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.

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)

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.

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
<p>Summary of the main achievements of the charity during the year</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

Section E	Financial review
<p>Brief statement of the charity's policy on reserves</p>	<p>Up to 01/04/21 we have £768.94 and looking forward to Ramadan 2021 (April-May), our busiest donation period.</p>
<p>Details of any funds materially in deficit</p>	<p>None</p>

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.

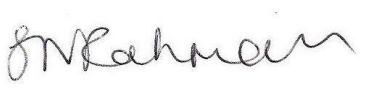

We have no investments.

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	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	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
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	None	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	None	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	None	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	None	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
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 Boucher

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.