



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)

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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.

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.

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)

- 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.

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 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

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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



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Karim Foundation

No (if any)

Receipts and payments accounts

CC16a

For the period
from

02/04/2021

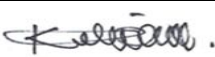

To

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
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
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 BORCHNER

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.