



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				
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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 Hubs 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 01/04/23 we have started to move towards supermarket vouchers 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.

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

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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

CC16a

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

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.