



# Trustees' Annual Report for the period

	Period start date				Period end date		
<b>From</b>	06	04	2024	<b>To</b>	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				
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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 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.

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 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

## Receipts and payments accounts

CC16a

For the period from	06/04/2024	To	05/04/2025
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### 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 £
<b>A1 Receipts</b>					
Donations	4,555	-	-	4,555	-
Grants	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	4,555	-	-	4,555	-
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	4,555	-	-	4,555	-
<b>A3 Payments</b>					
Food purchases	5,095	-	-	5,095	-
Admin/Events	240	-	-	240	-
Phone line	124	-	-	124	-
Web hosting	302	-	-	302	-
Cash Withdrawal (potty cash)	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	5,761	-	-	5,761	-
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	5,761	-	-	5,761	-
<b>Net of receipts/(payments)</b>	1,146	-	-	1,146	-
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	6,268	-	-	6,268	-
<b>Cash funds this year end</b>	5,122	-	-	6,268	-

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

Karim

Jeandre Hunter

Karim

Jeandre Hunter

02/02/2026

02/02/2026