

ETHNIC FOOD BANK

England & Wales · Charity number 1203329

Details

Status Registered

Legal form CIO

Registered 2023-05-31

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

Contact

Address 130 Ashmead Road
Bedford
MK41 7FD

Phone 07417 509 996

Email contact_us@ethnicfoodbank.org

Website <https://ethnicfoodbank.org>

Activities

Objects: TO RELIEVE PERSONS IN BEDFORD WHO ARE IN FINANCIAL HARDSHIP IN SUCH WAYS AS THE TRUSTEES FROM TIME TO TIME THINK FIT, IN PARTICULAR, BUT NOT EXCLUSIVELY BY:(1)PROVIDING EMERGENCY FOOD OF ETHNIC ORIGIN.(2)SIGNPOSTING TO RELEVANT INFORMATION AND ADVISORY SERVICES.

Activities: The Ethnic Food Bank is a Charitable Incorporated Organisation (CIO) and registered as a charity by the Charity Commission for England and Wales ,Registered Charity Number: 1203329.Our aim is to combat food poverty by opening a food bank that provides free, nutritionally balanced, familiar, and culturally appropriate emergency ethnic food parcels for those in financial hardships; and subsequent

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Bedford

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£16,665	£10,492	-	-
2024-03-31	£22,838	£7,105	-	-

Trustees

Name	Role	Appointed
Minaz Mazi-Kotwal	Chair	
Councillor Ralley Rahman		
Dr BALJIT KAUR UPADHYAY MD MRCPSYC		
Esther McNeal		
Manasi Deshpande		
NADEEM MAZI-KOTWAL		
Nesreen Akhtar		
Rumina Begum		

ETHNIC FOOD BANK

England & Wales - Charity number 1203329

Accounts



Trustees' Annual Report for the period

From 01/04/2024

To 31/03/2025

Charity name: Ethnic Food Bank

Charity registration number: 1203329

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To relieve persons in Bedford who are in financial hardship in such ways as the trustees from time to time think fit, in particular, but not exclusively by: (1) Providing emergency food of ethnic origin. (2) Signposting to relevant information and advisory services.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ol style="list-style-type: none">1) We have 100+ referrers from different organisations.2) Clients not only get the food parcels, but also advice from the Citizen's advisor onsite to help them come out of their crisis.3) The grants money gives us a stability by having enough funds to buy the ethnic food, when the donations were very low.4) We had stalls at local charity events in Bedford to raise awareness and raise funds.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All the trustees agree with the ongoing charity work and have no concerns in the last AGM.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable

Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	Volunteers have helped in collection of the food donations, sorting food donations, parcel making and distribution of the food parcels. Helping the clients with heavy parcels. They have also helped in fundraising.
Other		Not applicable

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	2233 individuals were provided with 3 meals a day for at least 7days each amounting to 48252 total meal parcels for the clients across Bedfordshire. Home Ethnic Food Bank

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>1) Actively trying to raise awareness to increase the uptake of the Ethnic food bank.</p> <p>2) The chair of the Ethnic Food bank regularly attends the food providers meetings arranged by CVS and this has helped us and improved our collaboration/working in partnership with other agencies.</p>
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		<p>4) The clients speak to the Citizens advisor about their hardship and are signposted appropriately.</p> <p>5) Having accurate data helps to monitor whether all the multiethnic population is accessing the food bank or not and if not, then trying to find out the reasons and address them.</p> <p>6) I have contacted the big supermarkets and so far, no luck in gaining a space to keep our donation boxes. Tesco declined our request. I need to persevere in raising awareness and find a way to increase the food donations, so that we don't have to buy food.</p>
Performance of fundraising activities against objectives set	Para 1.41	The fundraising has been adequate so far and the plan is to do more fundraising events and raise awareness.
Investment performance against objectives	Para 1.41	None
Other		None

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Annual accounts will be filed by an accountant
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	All the grants received are used as per the application and mid and final grant reports are sent before the deadlines.
Amount of reserves held	Para 1.22	Around £5000
Reasons for holding zero reserves	Para 1.22	To buy food if the grant money runs out.
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The grants have been by application to the organisations like Harpur trust, Bedford Borough council. Fundraising was by setting up just giving page, stalls at Eid festival and other local charity events.
Investment policy and objectives including any social investment policy adopted	Para 1.46	None
A description of the principal risks facing the charity	Para 1.46	Lack of space and still awaiting permission from the community centre new committee for getting a Portacabin through BPHA.
Other		None

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	It is a Charity incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The trustees are appointed by discussion and decision of the board of trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Potential trustees are sent a document explaining the roles and responsibilities and they make an informed decision to become the trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity has a chair and board of trustees. Most decisions are made in in the trustees meeting.
Relationship with any related parties	Para 1.51	Dr Nadeem Mazi-Kotwal and Dr Minaz Mazi-Kotwal are husband and wife.
Other		None

Reference and Administrative details

Charity name	Ethnic Food Bank
Other name the charity uses	None
Registered charity number	1203329

Charity's principal address	130 Ashmead road Bedford MK41 7FD

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	Dr Minaz Mazi-Kotwal	22/3/2023	Ongoing	Ethnic Food bank founding members
2	Dr Nadeem Mazi-Kotwal	22/3/2023	Ongoing	Ethnic Food bank founding members
3	Ms Rumina Begum	22/3/2023	Ongoing	Ethnic Food bank founding members
4	Dr Baljit Kaur Upadhyay	22/3/2023	Ongoing	Ethnic Food bank founding members
5	Mrs Manasi Deshpande	22/3/2023	Ongoing	Ethnic Food bank founding members
6	Mrs Ralley Rahman	22/3/2023	Ongoing	Ethnic Food bank founding members
7	Mrs Esther McNeil	22/3/2023	Ongoing	Ethnic Food bank founding members
8	Mrs Nesreen Akhtar	22/3/2023	Ongoing	Ethnic Food bank founding members
9	Ms Zofia Brady	17/3/2024	Resigned on 25/1/2026	Ethnic Food bank founding members

Corporate trustees – names of the directors at the date the report was approved

Director name		
Dr Minaz Mazi-Kotwal		
Dr Nadeem Mazi-Kotwal		
Ms Rumina Begum		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
	None	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser Name Address

Type of adviser	Name	Address

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

Dr Minaz Mazi-Kotwal

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable


Other optional information

Not applicable

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dr Minaz Mazi-Kotwal	
Position (eg Secretary, Chair, etc)	Chair and Trustee	
Date	26/01/2026	



Receipts and payments accounts

For the period from	01-Apr-24	To	31-Mar-25
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	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	3,165		-	3,165	-
Grants	1,500	12,000	-	13,500	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	4,665	12,000	-	16,665	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	4,665	12,000	-	16,665	-
A3 Payments					
Advertising	-	1,439	-	1,439	-
DBS	-	22	-	22	-
Direct Expense	-	5,671	-	5,671	-
Equipment	-	215	-	215	-
Furniture	-	891	-	891	-
Insurance	-	84	-	84	-
Mobile	-	96	-	96	-
Other	100			100	
R&M	-	75	-	75	-
Rent	-	1,900	-	1,900	-
Sub total	100	10,392	-	10,492	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	100	10,392	-	10,492	-
Net of receipts/(payments)	4,565	1,608	-	6,173	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	4,565	1,608	-	6,173	-

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	16,065	5,841	-
		-	-	-
		-	-	-
	Total cash funds	16,065	5,841	-

(agree balances with receipts and payments account(s))

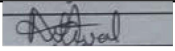

Categories	Details	Agreement Error	Agreement Error	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
				-
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
				-
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
				-
B5 Liabilities			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Dr Minaz MAzi-Kotwal	31/01/2026
	Dr Nadeem MAzi-Kotwal	31/01/2026

ETHNIC FOOD BANK

England & Wales - Charity number 1203329

Accounts



Trustees' Annual Report for the period

From 31/05/2023

To 31/03/2024

Charity name: Ethnic Food Bank

Charity registration number: 1203329

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The charity's purpose is to relieve financial hardship among individuals in Bedford by: 1. Providing emergency food supplies tailored to ethnic communities. 2. Signposting beneficiaries to relevant information and advisory services.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none">• Over 90 organisations registered as referral partners within the past year, demonstrating a growing network of support.• Beneficiaries receive not only food parcels but also advice from an on-site Citizens Advice representative, enabling them to navigate financial difficulties more effectively.• Grant funding has provided stability, ensuring sufficient resources to procure ethnic food during periods of low donations.• Awareness and fundraising efforts included participation in community events such as Eid Festival and the Bedford River Festival.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit and remain committed to ensuring the charity's activities align with its stated objectives.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable

Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	Volunteers play a vital role in: <ul style="list-style-type: none"> • Collecting and sorting food donations. • Assembling and distributing food parcels. • Assisting beneficiaries with carrying heavy parcels. • Supporting fundraising initiatives
Other		Not applicable

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<ul style="list-style-type: none"> • 1,202 individuals received three meals a day for at least seven days each, totaling 25,664 meal parcels distributed across Bedfordshire. • More information can be found on our website: https://www.ethnicfoodbank.org.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<ol style="list-style-type: none"> 1. Increasing Awareness – Ongoing efforts to enhance public knowledge about the Ethnic Food Bank's services. 2. Collaboration with Food Providers – Regular attendance at CVS food providers' meetings, strengthening partnerships and knowledge-sharing. 3. Funding & Grant Management – Gained experience in grant applications, reporting, and tendering
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		<p>processes.</p> <ol style="list-style-type: none"> 4. Client Confidentiality – Reinforced safeguarding principles, ensuring privacy when providing advisory support. A recent case involved a domestic violence survivor, who was signposted to appropriate support services without an immediate safeguarding concern. 5. Data-Driven Decision-Making – Improved monitoring of service uptake across different ethnic communities to address disparities. 6. Food Donations – Despite outreach to major supermarkets, securing space for donation boxes has been challenging. Further efforts will be made. 7. Youth Engagement – Bedford Academy’s Year 8 students selected the Ethnic Food Bank for a social action project, which could potentially secure a £1,000 grant.
Performance of fundraising activities against objectives set	Para 1.41	<p>Adequate funding has been secured to sustain operations, with a plan to increase fundraising activities.</p> <p>Future initiatives will focus on community engagement and donor outreach.</p>
Investment performance against objectives	Para 1.41	None
Other		None

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's annual accounts will be independently reviewed and filed by an accountant.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	All the grants received are used as per the application and mid and final grant reports are sent before the deadlines. Funds are reserved primarily for food procurement if grant funding is exhausted.
Amount of reserves held	Para 1.22	Around £5000
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties affecting the charity's ability to continue as a going concern.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Grants from organisations such as BLCF, Harpur Trust, and Bedford Borough Council. Fundraising efforts through: <ul style="list-style-type: none"> • A JustGiving page. • Public engagement at Eid Festival and Bedford River Festival.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Not applicable.
A description of the principal risks facing the charity	Para 1.46	Limited storage space remains a challenge; however, the charity is in the process of acquiring a Portacabin through BPHA.
Other		None

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The charity operates as a Charitable Incorporated Organisation (CIO).
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	The charity operates as a Charitable Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed based on discussions and board decisions.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees receive a comprehensive document outlining their roles and responsibilities, enabling them to make an informed decision before appointment.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is governed by a Chair and Board of Trustees. Major decisions are made collectively at trustee meetings.
Relationship with any related parties	Para 1.51	Dr Nadeem Mazi-Kotwal and Dr Minaz Mazi-Kotwal are husband and wife.
Other		None

Reference and Administrative details

Charity name	Ethnic Food Bank
Other name the charity uses	None
Registered charity number	1203329
Charity's principal address	130 Ashmead road Bedford MK41 7FD

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	Dr Minaz Mazi-Kotwal	31/05/2023	Ongoing	Ethnic Food bank founding members
2	Dr Nadeem Mazi-Kotwal	31/05/2023	Ongoing	Ethnic Food bank founding members
3	Ms Rumina Begum	31/05/2023	Ongoing	Ethnic Food bank founding members
4	Mrs Lila Begum	31/05/2023	17/01/2024	Ethnic Food bank founding members
5	Dr Baljit Kaur Upadhyay	31/05/2023	Ongoing	Ethnic Food bank founding members
6	Mrs Manasi Deshpande	31/05/2023	Ongoing	Ethnic Food bank founding members
7	Mrs Ralley Rahman	31/05/2023	Ongoing	Ethnic Food bank founding members
8	Mrs Esther McNeil	31/05/2023	Ongoing	Ethnic Food bank founding members
9	Mrs Nesreen Akhtar	31/05/2023	Ongoing	Ethnic Food bank founding members
10	Ms Zofia Brady	17/3/2024	Ongoing	Ethnic Food bank founding members

Corporate trustees – names of the directors at the date the report was approved

Director name		
Dr Minaz Mazi-Kotwal		
Dr Nadeem Mazi-Kotwal		
Ms Rumina Begum		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held	None
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in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Dr Minaz Mazi-Kotwal

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

Not applicable

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
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Full name(s)	Dr Minaz Mazi-Kotwal	
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Position (eg Secretary, Chair, etc)	Chair and Trustee	
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Date	31/01/2025
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Receipts and payments accounts

For the period from	31-May-23	To	31-Mar-24
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	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	4,639		-	4,639	-
Grants	5,000	13,199	-	18,199	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	9,639	13,199	-	22,838	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	9,639	13,199	-	22,838	-
A3 Payments					
Direct Expense	-	4,836	-	4,836	-
Insurance	-	206	-	206	-
Mobile	-	78	-	78	-
Stationary	-	85	-	85	-
Rent	-	-	-	-	-
R&M	-	1,900	-	1,900	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	7,105	-	7,105	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	7,105	-	7,105	-
Net of receipts/(payments)	9,639	6,094	-	15,733	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	9,639	6,094	-	15,733	-

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	9,639	6,094	-
		-	-	-
		-	-	-
	Total cash funds	9,639	6,094	-

(agree balances with receipts and payments account(s))

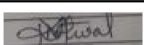
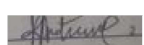
	Details	OK Unrestricted funds to nearest £	OK Restricted funds to nearest £	OK Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Dr Minaz Mazi-Kotwal	31/01/2025
 2	Dr Nadeem Mazi-Kotwal	31/01/2025