



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**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"><li>• Over 90 organisations registered as referral partners within the past year, demonstrating a growing network of support.</li><li>• Beneficiaries receive not only food parcels but also advice from an on-site Citizens Advice representative, enabling them to navigate financial difficulties more effectively.</li><li>• Grant funding has provided stability, ensuring sufficient resources to procure ethnic food during periods of low donations.</li><li>• Awareness and fundraising efforts included participation in community events such as Eid Festival and the Bedford River Festival.</li></ul>
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"> <li>• Collecting and sorting food donations.</li> <li>• Assembling and distributing food parcels.</li> <li>• Assisting beneficiaries with carrying heavy parcels.</li> <li>• Supporting fundraising initiatives</li> </ul>
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"> <li>• 1,202 individuals received three meals a day for at least seven days each, totaling 25,664 meal parcels distributed across Bedfordshire.</li> <li>• More information can be found on our website: <a href="https://www.ethnicfoodbank.org">https://www.ethnicfoodbank.org</a>.</li> </ul>

### 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"> <li>1. Increasing Awareness – Ongoing efforts to enhance public knowledge about the Ethnic Food Bank's services.</li> <li>2. Collaboration with Food Providers – Regular attendance at CVS food providers' meetings, strengthening partnerships and knowledge-sharing.</li> <li>3. Funding &amp; Grant Management – Gained experience in grant applications, reporting, and tendering</li> </ol>
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		<p>processes.</p> <ol style="list-style-type: none"> <li>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.</li> <li>5. Data-Driven Decision-Making – Improved monitoring of service uptake across different ethnic communities to address disparities.</li> <li>6. Food Donations – Despite outreach to major supermarkets, securing space for donation boxes has been challenging. Further efforts will be made.</li> <li>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.</li> </ol>
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"> <li>• A JustGiving page.</li> <li>• Public engagement at Eid Festival and Bedford River Festival.</li> </ul>
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)



Full name(s)

Dr Minaz Mazi-Kotwal

Position (eg Secretary, Chair,  
etc)

Chair and Trustee

Date

31/01/2025





CHARITY COMMISSION  
FOR ENGLAND AND WALES

Ethnic Food Bank


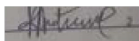
1203329

## Receipts and payments accounts

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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 £
<b>A1 Receipts</b>					
Donations	4,639		-	4,639	-
Grants	5,000	13,199	-	18,199	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	9,639	13,199	-	22,838	-
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	9,639	13,199	-	22,838	-
<b>A3 Payments</b>					
Direct Expense	-	4,836	-	4,836	-
Insurance	-	206	-	206	-
Mobile	-	78	-	78	-
Stationary	-	85	-	85	-
Rent	-	-	-	-	-
R&M	-	1,900	-	1,900	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	7,105	-	7,105	-
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	-	7,105	-	7,105	-
<b>Net of receipts/(payments)</b>	9,639	6,094	-	15,733	-
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	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	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>9,639</b>	<b>6,094</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
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	
CCXX R2 accounts (SS)	 2	Dr Nadeem Mazi-Kotwal	31/01/2025	