

# Trustees' Annual Report and Statement of Responsibilities

## Charity Commission Registration Number: 1205688 – Complexus CIO

The trustees present their annual report together with the financial statements of Complexus CIO for the year ended **31 March 2025**. This report has been prepared in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations.

### 1. Objectives and Public Benefit

Complexus CIO is established for general charitable purposes, promotion of social inclusion and safeguarding the welfare of the disabled members of the community who belong to a particular ethnic or racial origin through advocating their needs within the social housing scheme and assisting them to navigate the benefit claims processes.

The object of Complexus CIO is the promotion of social inclusion for the public benefit among people from minority ethnic backgrounds residing in Cambridgeshire and other parts of the UK, who are excluded from society, by the provision of services designed to prevent such people from becoming socially or economically excluded, relieving the needs of those people, and assisting them to integrate into society.

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning and delivering the charity's activities. All decisions taken during the year were made with the aim of furthering the charity's purposes and ensuring measurable benefit to the public.

### 2. Activities and Achievements

During the year, Complexus CIO has:

- **Delivered** services for safeguarding the welfare of the members of the community by:
  - a) Providing advocacy and assistance in benefits claims of vulnerable clients,
  - b) Providing advocacy and assistance in social housing claims,
  - c) Providing representation to support vulnerable individuals and families with children with special educational or specific learning needs,
  - d) Providing advocacy and assistance in navigating the statutory processes,
  - e) Providing administrative assistance such as completing forms and drafting submissions,
  - f) Providing right-based guidance to vulnerable individuals and families,
  - g) Providing homelessness prevention advice and representation,
  - h) Providing weekly information and keeping regular online contact with the 863 followers through the Charity's Facebook page,
  - i) Taking action on creating the Charity's website.

- **Supported:**

54 families within Cambridgeshire and other parts of the UK, of which 27 families are still in need of being directly assisted to in various social matters listed in the deliverance section, and 21 families have successfully been assisted to in making their needs met by the complex statutory processes of the UC, Limited Capability for Work and Work-Related Activities, PIP, Social Housing Scheme, as well as the SEND Scheme.

- **Engaged with:**

Statutory bodies and partner organisations to uphold rights under the Equality Act 2010, Care Act 2014, Disability Act 2010, Children and Families Act 2014, SEND Act 2015, Housing Act 2004 and related legislation.

- **Ensured** that vulnerable clients received timely, secure, and effective advocacy, assistance and/or representation in line with safeguarding duties.

### **3. Financial Review**

Given that Complexus CIO was providing advocacy, administrative assistance and/or representation, during the year, the Charity did not apply for Government Funds during this period, for the Charity's activities did not require large expenditures for delivering its activities.

Therefore, the Charity's income for the year was £0, with expenditure of £350 (which was financed by the trustees' personal resources as and when needed – for stationary supply and postal costs). The trustees have adopted a reserves policy to ensure sustainability and resilience. Resources have been applied solely in furtherance of the charity's purposes.

### **4. Governance and Structure**

Complexus CIO is a Charitable Incorporated Organisation governed by its constitution. Trustees are appointed in accordance with the constitution and have collectively overseen compliance with statutory duties, safeguarding obligations, and financial accountability.

### **5. Statement of Trustees' Responsibilities**

The trustees are responsible for:

- Ensuring that proper accounting records are kept.
- Preparing financial statements that give a true and fair view of the charity's affairs.
- Safeguarding the assets of the charity and applying them exclusively for charitable purposes.
- Confirming that the report and accounts comply with applicable law and regulations.

The trustees declare that they have approved this report and accept responsibility for its contents.

**Signed on behalf of the Board of Trustees:**

Csilla Sagi

Chair

Date: 30 Jan 2026

Summary of charges for the period  
01 MAR 2025 to 31 MAR 2025  
Metro Bank Community Account Statement

BIC: MYMBGB2L IBAN: GB62MYMB23058054011911



One Southampton Row  
London WC1B 5HA  
T: 0345 08 08 500  
metrobankonline.co.uk

COMPLEXUS  
RCCG CITY OF ZION RESTWELL HOUSE  
CAMBRIDGE  
CB1 3EW

Metro Bank Community Account number	54011911
Sort code	23-05-80
Statement date	31 MAR 2025
Overdraft limit	£0.00

The total of fees and charges for the account during this period is £0.00.

Your fees and charges for this period are as follows:

Monthly Maintenance fee	£0.00
Online Banking fee (if applicable)	£0.00
FX Platform monthly fee	£0.00
Setup fee	£0.00
Service charges	£0.00
Cash charges	£0.00
Transaction charges	£0.00
Post Office change giving charges	£0.00
Instant overdraft charges	£0.00
Interest charges	£0.00
<b>Total Fees and Charges:</b>	<b>£0.00</b>

## Details of Transaction and Cash Charges

Cash charges	Amount (£)	% Charge	Charge (£)
Sub Total			0.00

Statement number	11
Metro Bank Community Account number	54011911
Sort code	23-05-80



This document sets out the charges and interest that have accrued on your account within the above period. There are 5 types of charge:

1. **'Monthly maintenance fee'** – please see the Community Account Important Information Summary for information on the monthly fee.  
 2. **'Transaction charges'** – these are incurred when you make certain types of transaction – please see Community Account Important Information Summary for further details.

3. **'Cash charges'** – incurred when you bank or withdraw cash – please see Community Account Important Information Summary for further details.

4. **'Instant Overdraft Charges'** – these are incurred as follows:

- When a transaction creates or increases an instant overdraft – debit interest at 25% EAR\* is charged and we may make a 'paid item charge'; and
- When we refuse to allow a transaction because it would have created or increased an instant overdraft – 'unpaid item charges' may be charged.

5. **'Agreed Overdraft Charges'** – these are incurred when you use your agreed overdraft facility – debit interest (as set out in your agreed overdraft facility letter) is charged. Please see Community Bank Account Important Information Summary for any additional charges applicable to your account. Should you require information about the calculation of debit interest (if any) deducted from your account and detailed in this statement please contact us.

Should you have any queries regarding your statement or any transaction on your statement, we would love to hear from you. Please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit one of our stores.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

\*EAR stands for Effective Annual Rate and illustrates what the interest rate on the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.

Metro Bank Community Account Statement

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COMPLEXUS  
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ACCOUNT NAME: COMPLEXUS

Your account summary

From: 01 MAR 2025	To: 31 MAR 2025
Opening balance	£0.00
Total money in	£0.00
Total money out	£0.00
End balance	£0.00

Account number	54011911
Sort code	23-05-80
Statement number	11
Overdraft limit	£0.00

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			0.00
	Closing Balance			0.00

Statement number	11
Metro Bank Community Account number	54011911
Sort code	23-05-80



Your deposit is classed as eligible for the Financial Services Compensation Scheme (FSCS) unless your account falls within the excluded deposits list in the FSCS Exclusions Sheet, which can be downloaded from our website:  
<https://www.metrobankonline.co.uk/about-us/legal-information/>

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

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#### Listening to you

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.