Charity registration number
1086241

Cambridge Ethnic Community Forum 04175678
(A Company Limited by Guarantee)

Annual Report and Financial Statements

31 March 2025

FAIRWAY
Tax and Accounting

Cambridge Ethnic Community Forum
Charity registration number **1086241**
Contents

Cambridge Ethnic Community Forum
Reference and Administrative Details

Trustees	Cecil Chipendo	
	Carol Leonardi	
	Hsin-Ling Liang	
	Bibe Malik	(resigned 12 November 2024)
	Qamar Nizam	(resigned 12 November 2024)
	Peninnah Serrano	
	Yan Wang	(resigned 12 November 2024)
	Asaduz Zaman	
	Azzam Al Kassir	(appointed 12 November 2024)
	Reem Assil	(appointed 12 November 2024)
	Abdul Hye	(appointed 12 November 2024)
	Edward Imhagwe	(appointed 12 November 2024)
	Rebecca Imhagwe	(appointed 12 November 2024)

Chief Executive Officer	Eddie Stadnik
Principal Office	16-18 Arbury Court Cambridge CB4 2JQ
Company Registration Number	04175678
Charity Registration Number	1086241
Bankers	Lloyds Bank plc 3 Sidney Street Cambridge CB2 3HQ
Independent Examiner	Fairway Tax and Accounting Limited 11C Alma Road Snettisham King's Lynn Norfolk PE31 7NY

Cambridge Ethnic Community Forum
Charity registration number 1086241
Report of the Trustees

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report and the independently examined accounts for the year ended 31 March 2025.

The accounts comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Structure, Governance and Management

Governing document

Cambridge Ethnic Community Forum is a company limited by guarantee with charitable status which is governed by a memorandum and articles of association.

Appointment of trustees

Trustees are appointed through elections held at the AGM. Outside the AGM, if there is a need for new trustees, this is done through a process of co-option and is approved by a majority vote of existing trustees on the board.

Trustee induction and training

The trustees are currently reviewing the procedures in place for trustee induction and training by reference to guidance published by the Charity Commission.

Cambridge Ethnic Community Forum
Charity registration number **1086241**
Report of the Trustees

Organisational structure

The charity has a board of trustees who meet two monthly and are responsible for its strategic direction and policy. A Chief Executive Officer is appointed by the trustees to manage the day to day operations of the charity. In planning their activities for the year, the trustees have kept in mind the Charity Commission's guidance on public benefit at their trustee meetings.

Risk management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Objectives and Activities

The charity is a voluntary organisaton, an 'umbrella group' for all the Black and Minority Ethnic groups in Cambridge and outlying villages. Its main aims are:

The promotion of racial harmony and equal opportunity within the city.

To raise concerns and issues of member groups and individuals in partnership with the Black and Minority Ethnic groups, local statutory agencies and other voluntary groups and national organisations such as the Equality and Human Rights Commission.

To provide support to victims of racial harassment and discrimination and raise the issue of racism with various agencies.

Achievements and Performance

A review of the achievements and performance of the charity during the year are contained in our impact report presented at the AGM.

Financial Review

A review of the charity's financial performance during the year is contained in the annual report.

Reserves policy

The trustees are aware that the unrestricted reserves are below the Charity Commission guidance and are actively looking at ways in which this can be addressed.

£10,000 unrestricted funds have been designated specifically towards a redundancy fund in line with our reserves policy.

Any other unrestricted carried forward are general funds that are available for use at the Trustees discretion for contingency or unforeseen expenditure.

Cambridge Ethnic Community Forum
Charity registration number **1086241**
Report of the Trustees

Future Developments

A review of the charity's future developments is contained in the annual report.

The above report has been prepared in accordance with the small companies regime of the Companies Act 2006. It was approved by the trustees on 18 Sept 2025 and signed on their behalf.

Asaduz Zaman
Trustee

Cambridge Ethnic Community Forum

Independent Examiner's Report to the trustees of Cambridge Ethnic Community Forum

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 6 to 14.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Gary Eves FCCA
Association of Chartered Certified Accountants

Fairway Tax and Accounting Limited
Chartered Certified Accountants
11C Alma Road
King's Lynn
PE31 7NY

2nd October 2025

Cambridge Ethnic Community Forum
Statement of Financial Activities
for the year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Charitable trading income	2	2,438	243,733	246,171	257,988
Investment income	3	788	-	788	113
Total income		3,226	243,733	246,959	258,101
Expenditure on:					
Charitable activities	4	(16,503)	(244,637)	(261,140)	(222,856)
Total expenditure		(16,503)	(244,637)	(261,140)	(222,856)
Net movement in funds		(13,277)	(904)	(14,181)	35,245
Reconciliation of funds					
Total funds brought forward		39,914	27,916	67,830	32,585
Transfers between funds		(5,923)	5,923	-	-
Total funds carried forward		20,714	32,935	53,649	67,830

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2025 is shown in note 11.

Cambridge Ethnic Community Forum
Charity registration number 1086241
Balance Sheet
as at 31 March 2025

	Notes		2025 £		2024 £
Fixed assets					
Tangible assets	7		-		-
			-		-
Current assets					
Other current assets	8	-		1,000	
Cash at bank and in hand	9	59,376		67,434	
		59,376		68,434	
Creditors: amounts falling due within one year	10	(5,727)		(604)	
Net current assets			53,649		67,830
Net assets			53,649		67,830
Funds of the charity:					
Unrestricted			20,714		39,914
Restricted			32,935		27,916
Total funds			53,649		67,830
			Number		**Number**
Average number of employees			10		8

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.
The members have not required the company to obtain an audit in accordance with section 476 of the Act.
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.
The accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.
The financial statements on pages 6 to 14 were approved by the trustees, and authorised for issue on 18 Sept 2025 and signed on their behalf by:

A Saduz Zaman
Trustee

Cambridge Ethnic Community Forum
Notes to the Accounts
for the year ended 31 March 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Cambridge Ethnic Community Forum meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised as historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement
The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies
Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable that the settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be directly allocated to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Tangible fixed assets
Individual fixed assets costing £100.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	100% in year of purchase

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund accounting
Restricted funds are to be used for the specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs.

Designated funds are unrestricted funds, which have been designated for special purposes by the Trustees. Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity.

Financial instruments
Classification
Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement
All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Investments
Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Fair value measurement
The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

Pensions
The charity contributes to money purchase, defined contribution schemes, on behalf of its employees. No liability exists in respect of pensions other than monthly contributions due which is included within creditors.

2 Charitable trading income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Cambridge Aid	-	3,155	3,155	4,850
Cambridge City Council				
CECF	-	34,322	34,322	33,337
CHESS	-	9,000	9,000	7,000
ESEA	-	500	500	-
Refugee Services	-	64,457	64,457	31,220
United with Ukraine	-	4,338	4,338	8,667
Cambridge Community Foundation				
Healthier Futures	-	26,373	26,373	26,373
Reach Out	-	-	-	10,000
Comic Relief - Voice4Change	-	10,500	10,500	-
University of Cambridge				
Untold Stories	-	4,950	4,950	-
Saffron Project	-	764	764	-
Refugee Hardship Fund	-	1,424	1,424	-
Lloyds Bank Foundation Grant	-	-	-	50,000
Vision Horizon	-	83,950	83,950	79,718
Miscellaneous	2,438	-	2,438	6,823
	2,438	243,733	246,171	257,988

The total income from charitable activities was £246,171 (2024 - £257,988) of which £2,438 (2024 - £50,813) was unrestricted and £243,733 (2024 - £204,175) was restricted.

CECF	Cambridge Ethnic Community Forum
CHESS	Cambridgeshire Human Rights & Equality Support Service
ESEA	East & Southeast Asian Network in Cambridge

3 Investment income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Interest receivable and similar income;				
Gross bank interest	788	-	788	113
	788	-	788	113

The total investment income was £788 (2024 - £113) of which £788 (2024 - £113) was unrestricted and £Nil (2024 - £Nil) was restricted.

4 Expenditure on charitable activities

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Governance and support costs	5	16,503	244,637	261,140	222,856
		16,503	244,637	261,140	222,856

Cambridge Ethnic Community Forum
Notes to the Accounts
for the year ended 31 March 2025

5 Analysis of governance and support costs

		Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
AGM		131	925	1,056	829
Board meetings		45	300	345	512
Accounting software		15	108	123	-
Independent examiners fees		85	601	686	672
Insurance		378	2,593	2,971	2,791
IT support		449	3,158	3,607	3,407
Marketing		-	221	221	260
Memberships and subscriptions		46	383	429	353
Miscellaneous		32	376	408	535
Payroll administration		255	2,017	2,272	2,182
Photocopier lease		109	725	834	697
Professional fees		-	-	-	2,552
Project specific expenses		818	12,271	13,089	17,343
Rent		1,475	10,525	12,000	12,000
Salaries	6	11,342	206,472	217,814	175,410
Staff loan		-	-	-	500
Staff training		1,175	1,022	2,197	920
Staff travelling expenses		30	1,426	1,456	539
Stationery, printing and postage		54	667	721	509
Telephone		64	314	378	381
Volunteers' expenses		-	533	533	464
		16,503	244,637	261,140	222,856

The total expenditure on governance and support costs was £261,140 (2024 - £222,856) of which £16,503 (2024 - £29,090) was unrestricted and £244,637 (2024 - £193,766) was restricted.

6 Staff costs

The average number of staff employed during the year was:	Total 2025	Total 2024
Average number of employees	10	8

Staff costs included in the financial statements are broken down as:	Total 2025 £	Total 2024 £
Wages and salaries	204,873	164,810
Social security costs	10,568	7,447
Employer's pension contributions	2,373	3,153
	217,814	175,410

No employees receiving employee benefits (excluding employer pension costs) received more than £60,000 in the current year.

7 Tangible fixed assets

	Office Equipment £	Total £
Cost		
At 1 April 2024	27,190	27,190
Additions at cost	1,413	1,413
Disposals at cost	-	-
At 31 March 2025	28,603	28,603
Depreciation		
At 1 April 2024	27,190	27,190
Charge for the year	1,413	1,413
Eliminated on disposals	-	-
At 31 March 2025	28,603	28,603
Net book value		
At 1 April 2024	-	-
At 31 March 2025	-	-

8 Other current assets

	2025 £	2024 £
Other debtors	-	1,000
	-	1,000

9 Cash at bank and in hand

	2025 £	2024 £
Cash at bank and in hand	59,376	67,434
	59,376	67,434

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	5,127	(82)
Accruals	600	686
	5,727	604

Cambridge Ethnic Community Forum
Notes to the Accounts
for the year ended 31 March 2025

11 Funds

	Balance at 01/04/2024 £	Income £	Expenditure £	Transfers £	Balance at 31/03/2025 £
Unrestricted funds					
General funds	29,914	3,226	(16,503)	(5,923)	10,714
Designated funds	10,000	-	-	-	10,000
	39,914	3,226	(16,503)	(5,923)	20,714
Restricted funds:					
Cambridge Aid	200	3,155	(3,355)	-	-
Cambridge City Council					
CECF	-	34,322	(36,129)	1,807	-
CHESS	-	9,000	(12,203)	3,203	-
ESEA	-	500	(500)	-	-
Refugee Services	875	64,457	(65,332)	-	-
United with Ukraine	-	4,338	(5,124)	786	-
Cambridge Community Foundation					
Healthier Futures	22,887	26,373	(29,679)	-	19,581
Reach Out	-	-	-	-	-
Comic Relief - Voice4Change	-	10,500	-	-	10,500
CECF Crisis Fund	1,352	-	(1,205)	127	274
University of Cambridge					
Untold Stories	-	4,950	(4,515)	-	435
Saffron Project	-	764	(764)	-	-
National Lottery - Vision Horizon	586	83,950	(83,616)	-	920
Refugee Hardship Fund	2,016	1,424	(2,215)	-	1,225
	27,916	243,733	(244,637)	5,923	32,935
Total funds	67,830	246,959	(261,140)	-	53,649

	Balance at 01/04/2023 £	Income £	Expenditure £	Transfers £	Balance at 31/03/2024 £
Unrestricted funds					
General funds	12,891	53,926	(29,090)	(7,813)	29,914
Designated funds	10,000	-	-	-	10,000
	22,891	53,926	(29,090)	(7,813)	39,914
Restricted funds:					
Cambridge Aid	-	4,850	(4,648)	(2)	200
Cambridge City Council					
CECF	-	33,337	(35,092)	1,755	-
CHESS	-	7,000	(11,497)	4,497	-
Refugee Services	2,635	31,220	(32,980)	-	875
United with Ukraine	-	8,667	(9,230)	563	-
Cambridge Community Foundation					
Healthier Futures	-	26,373	(3,486)	-	22,887
Reach Out	-	10,000	(10,000)	-	-
CECF Crisis Fund	-	1,000	(555)	907	1,352
Cambridge Sustainable Food	1,059	-	(1,059)	-	-
Lloyds Bank Foundation Grant	1,248	-	(1,341)	93	-
National Lottery - Vision Horizon	-	79,718	(79,132)	-	586
Refugee Hardship Fund	4,752	2,010	(4,746)	-	2,016
	9,694	204,175	(193,766)	7,813	27,916
Total funds	32,585	258,101	(222,856)	-	67,830

Restricted funds

The restricted funds are raised for these projects and are consolidated in the financial statements.

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	-	-	-
Current assets	23,216	36,160	59,376
Current liabilities	(2,500)	(3,227)	(5,727)
	20,716	32,933	53,649

12 Liability of the members

The charity is limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.