



ANNUAL REPORT 2020

Community Development
and Human Rights Advancement



CARD HR

A nonprofit charitable organisation is as strong as the community that holds it up. Together, we can do more than we can do alone. Let's bring our abilities and passions together to affect real change.

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CONTENTS



Our vision and mission	6
Introduction from the Chair	8

STATEMENTS

The Executive Director	10
The Head of Community Development	12
Head of Human Rights Advancement Department	14
Head of Community Health and Wellbeing	16
Head of Youth Affairs	18



The Economic Impact of the COVID-19 Lockdown on BAME Communities	22
Situation of the Black Community in the UK	24
The Solution	28
How our projects benefitted our beneficiaries	32
How your money was spent	36
Plans for the future	38



Our people	42
How we manage our funds and resources	44
How we are governed	48
How we manage our finances	50
Statement of trustees' responsibilities	52



Financial Statements	56
Independent Auditor's Report	57
Statement of financial activities	60
Balance sheet	61
Statement of cash flows our finances	62
Notes to the financial statements	63
Voluntary income	66
Investment income	66
Analysis of expenditure	67
Grants paid to community groups	68
Net income resources	69
Taxation	70
Employee numbers	70

INTRODUCTION



WHO WE ARE

We work toward achieving our vision in the following ways:

COMMUNITY COHESION

This National Lottery Funded project brought together 40 Black-led community groups and assisted them to incorporate as charities and community interest companies.

COMMON PURPOSE

This project built upon the successful implementation of the Community Cohesion project and assisted the newly incorporated community interest companies to start trading.

COMMUNITY HEALTH AND WELLBEING

This project originated from the funding we received from Walking and Cycling Grants London (WCGL) to promote walking in the community and to encourage community members to walk-to-work and to walk-to-shop so as to improve their health and wellbeing.

COMMUNITY LEGAL SERVICES

An integral part of our human rights advancement is to provide unfettered access to justice to members of our community through free legal advice and representation in civil and administrative law areas.

Established in 2018, the Centre for the Advancement of Development and Human Rights (CAD-HR) is a charitable organisation working to advance community development through: reducing poverty; hunger; inequalities; empowering women and young people on the one hand, and promoting human rights by providing free and unfettered access to justice through our Community Legal Service Programme geared towards providing free legal advice and representation to members of our community in south-east London.

Vision

Our vision is to empower the Black Community in south-east London with the right skills, knowledge, capabilities and resources needed to actively participate and compete in the labour market to enable them to contribute immensely to the UK economy. We aim to provide suitable, appropriate and timely solutions to the economic, social and legal problems of the Black community in south-east London.

Mission

We are a charitable organisation predominantly of the legal profession comprising of barristers, solicitors, legal executives, academics and economic development practitioners closely interested in using the law as a tool for sustainable development and economic emancipation. Through our strong links and connections with the Black community in south-east London, we have mobilised considerable human resources within this short period and have made significant impact in our community in terms of promoting community development and human rights. We aim to build on this success and transform more lives and livelihoods of the Black community in south-east London.

Our community is critical to our success. They help shape our priorities, their commitment, determination, expertise and perspective are valuable resources to our staff, and they increase our effectiveness and impact. We also need our community's support to maintain a sustainable funding base for our work. We constantly connect and engage with the Black community in south-east London to make a positive, lasting change for the whole Black community locally.

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INTRODUCTION FROM THE CHAIR



ASKIA WARNE

Founder and Chairman
CAD-HR

- LLB European Legal Studies
- LLM International Trade, Investment and Sustainable Development
- LLM Energy and Natural Resources
- PGD International Human Rights Law
- LLM Bar Professional Training Course

I am extremely proud of the work of CAD-HR as set out in this report.

Initially the aim of CAD-HR was to contribute towards reducing poverty, hunger and empower women in Sierra Leone through business and industrial development programmes. Whilst a number of projects are being implemented by our sister organisation in Sierra Leone (Centre for the Advancement of Rural Development and Human Rights (CARD-HR SL)), our engagement with the Black community in south-east London through our school exclusion project made us realise that the Black community in south-east London is in dire need of the kind of assistance we are providing in Sierra Leone.

Using a similar concept and approach to empower the Black community in south-east London, we set ourselves out to design and deliver the following projects: Community Cohesion, Common Purpose, Community Health and Wellbeing and Community Legal Service.

I am delighted to report that these projects have been hugely successful despite the challenges and drawbacks that we experienced in implementing them. With the support of our community members, local businesses, Southwark Council, the National Lottery Fund and other donors, we were able to successfully implement the Community Cohesion project which enabled us to bring together a large number of Black community groups and assist them in incorporating into community interest companies with a handful opting to incorporate as charitable incorporated organisations.

The successful completion of the Community Cohesion project also enabled us to launch our Common Purpose project. The focus of this project is to strengthen the community bond between the community interest companies that we have assisted in establishing and also to provide them with continuous support from the start-up stage through to their expansion and beyond. Between July and December 2020, we were able to reach our target of setting up 40 Community Interest Companies (CIC) owned and managed by the Black community in south-east London with about 85% of them owned and led by Black women.

Anticipating that most new companies collapse between the start-up and development stage, we decided to establish the MRU Social and Economic Community (an economic chain and networks CIC) as an

umbrella and a unifying factor that will help in mitigating the risks of failure and as a support mechanism. As a membership organisation, the MRU Social and Economic Community will receive individual, corporate and associate monthly membership subscriptions and organise events geared towards promoting the interests of its members.

Our Community Health and Wellbeing Project stemmed from a grant we received from Walking and Cycling Grant London to promote the health and wellbeing of our community through encouraging community members to walk-to-work and walk-to-shop. During the peak period of the lockdown, we realised that many members of our community are experiencing various health problems including loneliness, obesity and mental health issues amongst many others. In the summer, we managed to organise a social distance compliant marathon at Burgess Park in Camberwell. This event gave us the opportunity to reach out to many residents who had been struggling with various health issues. However, as we approached the autumn, we decided to move most of the activities under this project online.

With regards to our Community Legal Service project, members of our community have always been struggling in accessing legal services due to their low income and the lack of legal aid in many areas of law. As a predominantly legal practitioner's organisation, we decided to offer free legal advice in various civil and administrative law areas in different African languages. We discovered that many members of our community struggle to express themselves in English and also often do not properly understand English but are shy or embarrassed to say so. With our free legal services in different African languages, the demand for our service has been growing on a daily basis as word quickly spread around.

Whilst we have made considerable strides in the various areas of community development and human rights advancement, we have also experienced serious challenges in accessing the funding and resources needed to continue delivering these much-needed services to our community. These challenges have been exacerbated by the outbreak of COVID19 which prevented us from continuing with our planned fundraising activities. However, despite these significant difficulties, we have continued to make significant strides and positive impact in our community. As a resilient organisation, we will continue to support our community despite the numerous difficulties we face.



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STATEMENT

THE EXECUTIVE DIRECTOR



MARIAMA JALLOH
Executive Director
CAD-HR

I have had the opportunity to lead CAD-HR and I am very proud of our achievements during this short and most difficult time in our lives. As a leader in various community groups in south-east London, I had a deeper insight into the numerous problems affecting our community.

For me, the Common Purpose project is the highlight of our intervention in the community. Its impact is huge and far-reaching. Our community have been struggling and often find themselves at the bottom of the development scale with low paid jobs and highest occupants of social housing. This is not because we are lethargic and unambitious, but it is mainly because we have failed to pool our resources and work together as a collective. However, the Common Purpose project has enabled us not only to bring the entire community together, but has also enable us to break new barriers, transform our community and work towards a complete economic emancipation.

In light of this, my focus in 2021 is to continue fortifying this common bond by working towards establishing a Credit Union for the community. The idea of setting up a Credit Union for the 40 CICs that we have assisted in establishing is due to the impossibility of anyone of them to be able to open a bank account. Since the announcement of the Bounce Back Loan scheme, banks have been understandably very reluctant in opening new bank accounts for new businesses.

As most of these CICs comprised of about 5-11 individuals with a common goal, it would be inappropriate to use the personal accounts of any of the members to operate the businesses. Meanwhile, the 40 CICs which consist of various businesses including childcare services, taxi and car rental, vocational training centre, carwash and cleaning, food and catering, and security services among others have started trading already.

It is therefore extremely important that these new businesses have access to appropriate business bank accounts. As this is impossible to obtain at the moment, we have therefore resolved to work with MRU Social and Economic Community to establish a Credit Union which will enable these new businesses to effectively trade and also enable them grow and expand.

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STATEMENT

HEAD OF COMMUNITY DEVELOPMENT



SANUSI CONTEH

MA Community Development
Head of Community
Development Department
CAD-HR

The Community Development Department (CDD) is an integral part of CAD-HR and is responsible for co-ordinating, facilitating and promoting the community development aspect of our work. As the Director of the CDD I have had the opportunity to design and implement the Community Cohesion and Common Purpose projects.

As we have successfully completed the Community Cohesion and the first stage of the Common Purpose project, I considered that creating an umbrella CIC that will handle the affairs of all 40 CICs that we have established for various community groups would be the most effective and efficient way of continuing to support them into the development and expansion stages of their journeys. As a result, we agreed that MRU Social and economic Community is the right entity in which these CICs will be better supported.

Currently, I am working with various community leaders and stakeholders including key members of the local authorities in Southwark, Lambeth and Lewisham, local businesses, religious leaders and other community groups to put together the structure that will enable MRU Social and Economic Community to better support these 40 CICs that we have established for members of our community. I am convinced that a broad-based structure that reflects the different community structures in our community is key to the success of MRU Social and Economic Community.

Amongst all the CICs we set up for our community members the MRU Centre for Distributive Trade (CDT) has been the highlight for me, not least because it combines technical and vocational training to community members interested in obtaining such skills including young persons, but because it also delivers these and related services to residents in our community. Our engagement with our community and key stakeholders revealed to us the difficulties that community members face in getting hold of genuine and certified handymen and technicians. Conversely, most handymen and technicians in our community also experience severe challenges in responding to the very high demand of jobs available in the community. In the end, the handymen and technicians often find themselves in difficulty situations that results in disputes between them and their clients.

The CDT has been able to solve this problem by setting up a helpdesk and we are working on developing an app that would allow job requests to be logged and matched with the right handymen and technicians. This flagship project has the potential to create hundreds of jobs as well as employment opportunities for our youth. It also has the potential to reduce crime including knife and violent crimes that is prevalent in our community.

My focus in 2021 therefore, is to continue working in strengthening MRU Social and Economic Community. In essence, all our community development work will be migrated to MRU Social and Economic Community, leaving CAD-HR with the provision of free legal service to members of our community who are need of such service. I will keep monitoring the new structure and providing it with the support it needs to elevate the Black community in south-east London from poverty and inequality.



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STATEMENT

HEAD OF HUMAN RIGHTS ADVANCEMENT DEPARTMENT



NANCY KANU
Head of Human Rights
Advancement Department
CAD-HR

I am delighted to be part of CAD-HR and I am pleased with the impact that we have made in our community within this short period. I came to CAD-HR with over 20 years of experience working at Eagle Solicitors and various law firms across London. What attracted me to CAD-HR is their focus on the Black community in south-east London. During my many years' experience in the legal service sector I learned that most members of our community struggle to understand and express themselves in English because it is not their first language. Most of the time they are shy to say to their lawyers or legal advisers that they do not understand certain words or are unable to express themselves properly in English. This difficulty has also prevented many from seeking legal advice either from high street law firms or Law Centres.

Our 'Unfettered Access to Justice' project delivered through our Community Legal Service Centre has broken this barrier of communication by recruiting legal practitioners from different African backgrounds and multi-lingual legal practitioners. Our approach is to allow our service users to express themselves in the first language. The relief from the faces of our service users when we ask them to speak to us in their first language enhances my passion to continue helping those members of our community who found themselves tied up in a web of complex legal issues without the means or capabilities required to navigate such a system.

Our work at the CAD-HR Community Legal Service Centre covers civil and administrative law mainly and it includes employment law, immigration, family disputes, social housing issues, school exclusions and admissions amongst others. When we started in November 2019, we receive between 10 to 15 cases daily. As word spread around coupled with the adverse effect of the pandemic and its ensuing social distancing measures, the demand for our service is increasingly growing. Due to the negative effects COVID19 has had on our fundraising activities, we are struggling to keep up with the demand for our service as we are unable to recruit new staff or replace those who depart.

We are hopeful that in 2021 things will normalise and we will be able to organise fundraising activities that will provide us with the resources to continue supporting our community.

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As word spreads around coupled with the adverse effect of the pandemic and its ensuing social distancing measures, the demand for our service is increasingly growing.

STATEMENT

HEAD OF COMMUNITY HEALTH AND WELLBEING



ISATU LAKOH
Head of Community
Health and Wellbeing
CAD-HR

Like all the others, I am extremely delighted to be part of CAD-HR and equally proud of our achievements in supporting and strengthen the Black community in south-east London. I have been part of CAD-HR from the planning stage in 2016 and I intend to continue working with them to support our community as long as I am alive. Like our Director, I am also a very active member of our community and a leader in many community groups across south-east London.

When we receive funding from Walking and Cycling Grants London (WCGL) in November 2019 to promote walking in our community, I volunteered to champion the project. This has paid off very well and we have made tremendous strides in promoting healthy lifestyles in our community. We have collaborated with various community groups including ParkRun and Diaspora Voices and are organising daily exercise sessions for our community members. Prior to the outbreak of COVID19, we used to organise these activities every morning and evening at Burgess Park in Camberwell. However, with the social distance measures in place, this is no longer possible or safe to do. So, after our Walking and Running Marathon in the summer, we moved everything online.

I am delighted to report that our work has improved the health and wellbeing of many members of our community including those who were struggling with obesity, loneliness, mental health and other health conditions. As a result of these improvements, I am working two major projects in 2021. I have started designing a project that will help us establish a community gym and a community centre where members of our community will be able to socialise and exercise. But, until the current health crisis improves, we will continue exercising virtually.



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STATEMENT

HEAD OF YOUTH AFFAIRS



HAWA BARRIE
Head of Youth Affairs
CAD-HR

I am the youngest member of CAD-HR and have been following the organisation since 2016 when I was in Year 10. I am delighted and proud to report that the work that CAD-HR is doing in our community and the positive impact that is making in the lives of community members particularly young persons, has been incredible. I must confess that it is the approach that CAD-HR took to transform lives in south-east London that inspired me to enrol on an International Development degree programme at School of Oriental and African Studies (SOAS). As my work at CAD-HR is closely related to what I study at SOAS, this has not only enhanced my understanding of the various concepts in the field of development studies but has also enabled me to combine theory and practice.

Through our South East London Economic Community (SELEC) project, I have been aided with the responsibility of providing opportunities for young people in Southwark. Growing up as a young adult in Southwark, I understand the consequences of the lack of opportunities that us youths have had to succumb to over the years. I have identified our target population which are young people aged between 16-25. Especially young people who face problems such as: school exclusions which commonly results to gang violence and knife crime, high levels of unemployment, mental health & fitness. Our promise as an organisation is that we'll provide aspiring young entrepreneur's with key skills to help them set up their own businesses and organisations. Also providing help to young people with the education and training needed to excel in a professional environment. In this current decade the hunger for entrepreneurship amongst the youth is on the rise and with our help and guidance many will flourish.

However, I have taken into consideration that not everyone wants to be an entrepreneur, and this is where our Apprenticeship scheme ties in. The apprenticeship scheme is a project within the SELEC department, it aims to equip young people with the core skills of working in a professional environment such as CAD-HR. Our apprenticeship scheme has been running since August 2020. To start off I compiled a list on mandatory things that I needed to put into place and I successfully completed everything on the list. One priority on the list was asking the apprentices to write a personal statement. I did this

because I wanted their work to be based around their interests in addition to the compulsory skills they will learn on the job. I want their experience here at CAD-HR to be one that is both enjoyable and educational. Apart from the apprenticeship project I have set aside some goals and objectives that I am working on achieving for my department. My first goal is to manage 4 new apprentices, create social media platforms for the organization specifically twitter and Instagram as they are great tools for network marketing & networking with the target audience or future employees and volunteers. My second goal is to work on new project's such as the women's only gym and the work experience scheme that we will soon be running. My third goal is to reach out to local schools, create workshops for our target audience providing them with information about our organization and how they can get involved and also creating new presentations and fundraising ideas.



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STRATEGIC REPORT



THE ECONOMIC IMPACT OF THE COVID-19 LOCKDOWN ON BAME COMMUNITIES

The UK's COVID-19 lockdown has had a disproportionate economic impact on BAME groups who were over three times more likely than their white counterparts to have lost their job during the lockdown.

According to a recent study by the World Economic Forum, BAME groups were 40 per cent less likely than whites to benefit from employee protection schemes such as furloughing. The latter were said to be 5.7 times more likely to experience furlough than job loss, compared to 2.2 times for the former. These disparities in labour market participation are similarly reflected in people's income dynamics. BAME groups were also 1.3 times likely to experience income loss due to COVID-19 than their white counterparts.

Intersecting ethnic-migrant inequalities were also noted by the study to have similar experiences of financial hardship. There is no doubt that the pandemic has placed an economic strain on everyone but BAME groups were 2.3 times more likely to experience increased difficulty of keeping up to date with bills than their white counterparts. When asked to describe their financial situations, white Britons were 1.4 times more likely than BAME groups to report leading a financially comfortable life during the pandemic. In contrast, BAME groups were 1.5 times more likely to report experiencing financial difficulty. Further, 1 in 5 people born in the UK felt that their financial situation worsened during the pandemic, in contrast to 1 in 4 BAME groups. These disparities are still seen after controlling for differences in people's economic vulnerability across ethnic and migrant groups before the pandemic. For instance, the study took account of the fact that BAME groups are more likely to be self-employed, and the self-employed have tended to be more economically affected by the

lockdown. The findings suggest that the pandemic creates new forms of inequalities along ethnic groups and between migrants and non-migrants, while exacerbating old, entrenched ones.

In addition to economic wellbeing, economic adversity is also known to undermine people's mental and physical health, which are inextricably linked to ethnic disparities in the infection and mortality rates related to COVID-19. The findings resonate with an emerging body of evidence documenting the rise of COVID-19-related racism. Taken together, they show why it is urgent for the government to place racial justice at the centre of responses to the pandemic. Heightened racism and ethnic-migrant inequalities associated with COVID-19 are likely to scar people's lives and divide communities for decades to come. The exceptional economic adversity faced by BAME groups during the pandemic lockdown calls for urgent actions to protect social groups such as the Black community at the intersection of multiple vulnerabilities.

As we prepare for the easing of lockdown measures, and the resumption of economic activities, it is also crucial to ensure equitable economic recovery from the pandemic in the long run. Our projects therefore seek to bring together people from deprived backgrounds and strengthen them with the skills and knowledge that will enable them to improve their economic and social status in society.

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SITUATION OF THE BLACK COMMUNITY IN THE UK

There is clear evidence COVID-19 does not affect all population groups equally. In a recent study, the UK government acknowledged that COVID-19 did not create inequalities, but rather the pandemic exposed and exacerbated longstanding inequalities affecting BAME groups in the UK.

This according to the report is because BAME groups tends to have poorer socio-economic circumstances. Economic disadvantage was also identified to be strongly associated with the prevalence of smoking, obesity, diabetes, hypertension and their cardio-metabolic complications, which all increase the risk of disease severity. The exposure of BAME groups to COVID-19 is a direct result of factors associated with ethnicity such as occupation, population density, use of public transport, household composition and housing conditions. Stakeholders highlighted the high proportion of BAME that were key workers and in occupations that placed them at risk by increasing the likelihood of social contact and increasing the risk of being exposed to those infected with COVID-19.

It is undeniable that the shutdown of many sectors as a result of the lockdown measures in response to the outbreak of COVID-19 has had a disproportionate impact on BAME groups and women in particular. While the furlough scheme was introduced to help mitigate the economic impacts of immediate job loss, the scheme does not protect everyone equally. Most people from the black community lost their jobs before the scheme was announced, and those recently employed are not covered by the scheme. Even for those who were able to take advantage of the scheme, a loss of 20 per cent of income would be a considerable shock to household finances, especially for people already earning a low income. Initial evidence suggests mothers are more likely to have been

furloughed by their employers than fathers, however, it remains unclear at this time how fairly furloughing and/or pay cuts have been implemented, or how many employers have chosen to top up the furlough payments.

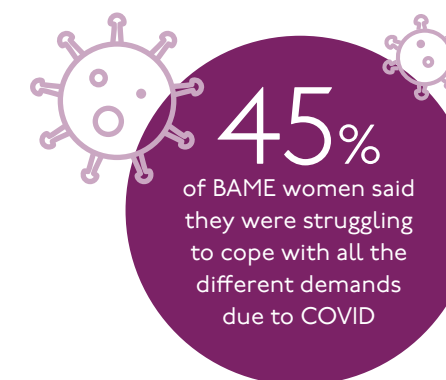
Surveys from the study shows that BAME women are more worried about being in more debt as a result of COVID-19 and that 42.9 per cent BAME women said they believed they would be in more debt, compared to 37.1 per cent of white women. A similar proportion (42.9 per cent) BAME women also said they would struggle to make ends meet over the next three months. A quarter of BAME mothers also reported that they were struggling to feed their children.

With regards to pay and employment, policies aimed at reducing the spread of COVID-19 have on the whole, aimed to keep people at home and socially distanced from one another. Newly classified key workers, however, were still expected to go to work. Key workers include people working in health and social care, food production or delivery, transport and key public services. While the efforts of others to stay home reduces their risk of infection, these workers are at higher risk compared to people who are able to do their work at home. In addition to increased risk of infection, fear of contracting the virus and potentially infecting other members of one's household are likely to have severe consequences for key workers' mental health. Further, key workers, particularly ►





People from ethnic minority backgrounds, particularly black Africans are over-represented in key workers jobs, especially front-line health and social care roles.



► those in healthcare settings, are both likely to be working longer hours and in more challenging circumstances than usual and to receive relatively low pay.

People from ethnic minority backgrounds, particularly black Africans are over-represented in key workers jobs, especially front-line health and social care roles. At the same time, within all ethnic groups' women are over-represented in key worker roles compared to men. Again, this difference is enhanced when focusing on health and social care roles. Put together, BAME groups are at particular risk of both mental and physical health impacts of working on the frontline during the crisis. The study shows that work-related anxiety for those working outside the home was highest among BAME people, with 65.1 per cent BAME women and 73.8 per cent of BAME men reporting anxiety as a result of having to go out to work during the pandemic of those who are now working from home, a higher proportion of BAME people (41 per cent of women and 39.8 per cent) of men reported working more than they did before the pandemic, compared to white people (29.2 per cent women and 28.5 per cent) of men. With regards to mental health around 2 in 5 BAME people said they were finding social isolation difficult to cope with.

Further, nearly half of BAME women (45.4 per cent) said they were struggling to cope with all the different demands on their time at the moment, compared to 34.6 per cent of white women and 29.6 per cent of white men. Around three quarters of women reported doing the majority of the housework or childcare during lockdown. Almost

half of parents said they were struggling to balance paid work and caring for their children, 47.1 per cent that they were struggling with all the competing demands, and 42.7 per cent that they were struggling to go to the shops or do other tasks because their children were home. For all of these questions, BAME women were most likely to report that they were struggling.

A number of recent reports have highlighted differential experiences during the pandemic according to people's gender and their ethnicity. Women are consistently highlighted as particularly vulnerable to the economic and social impacts of the COVID-19 crisis, from increased propensity to be working on the frontline of the response as key workers, to additional pressure at home as maintaining children's learning and wellbeing disproportionately falls on women's shoulders. This mirrors findings from a number of previous outbreaks where women are disproportionately affected by outbreaks response measures risk compared to people who are able to do their jobs at home in addition to increased risk of infection, fear of contracting the virus and potentially infecting other members of one's household are likely to have severe consequences for key workers' mental health.

Furthermore, key workers, particularly those in health care settings, are both likely to be working longer hours and in more challenging circumstances than usual and to receive relatively low pay. People from ethnic minority backgrounds, particularly black Africans are over-represented in key worker's jobs, especially front-line health and social care roles, compared

to white people. At the same time, within all ethnic groups' women are over-represented in key worker roles compared to men. Again, this difference is enhanced when focusing on health and social care roles. Put together, BAME groups are at particular risk of the mental and physical health impacts of working on the front line during the crisis.

One of the largest inequalities during the pandemic has been in use of time. While some people are spending more time working and caring for others, others have had more time on their hands as a result of the lockdown and reduction in socialising and commuting. Neither situation has been ideal for everyone, and the mental health impact of loss of stimulation and/or purpose should not be underestimated. However, those who have had to shoulder increased work in their employment or at home, face specific challenges. Additionally, parents have been facing considerable additional pressure due to the lockdown measures. With schools for all but the most vulnerable children, or those whose parents are key workers, most parents are now having to juggle home schooling with their paid work.

These studies have illuminated specific disproportionalities with regards to employment, anxiety, debt and childcare. However, issues surrounding immigration and the impact of the hostile environment, especially with regards to migrants who have 'No Recourse to Public Funds', domestic abuse and the need for ringfenced funding for BAME-led organisations such as CAD-HR have not been covered in greater details. Nonetheless, they

remain as important as those covered by these studies. According to the report, stakeholders felt that the disproportionate impact of COVID-19 on BAME groups presented an opportunity to create fast but sustainable change and mitigate further impact. We want to be part of that change which need to be large scale and transformative. Action is needed to change the structural and societal environments such as the homes, neighbourhoods, workplaces etc.

The majority of Black people living in the UK are living in poverty. As seen above, people from BAME and Black people in particular have been disproportionately affected by the outbreak of COVID19. Thousands have lost their jobs and many more are in low-income self-employments. Whilst some are entitled to and are claiming Universal Credit allowances, others whose immigration papers are still being processed by the Home Office with 'No Recourse to Public Funds' find themselves in the most difficult situation that anyone could imagine. A large number of our community members explained to us that their papers became due for renewal in early 2020 and as required they sent them to the Home Office for renewal. The delays in getting back their renewed papers gave employers perfect excuses to lay the off and because they are forbidden to access public funds, they are unable to pay their rents and keep up with other bills. As a result, they also lost their accommodations, and the local councils are not obliged to provide them with accommodation because they don't have a settled status or the proper immigration papers or are not considered vulnerable.

THE SOLUTION

In light of the various socioeconomic problems disproportionately affecting the Black community across the UK and considering our position as a small, Black-led charitable organisation, we acknowledge that we are unable to support everybody from BAME background or every Black person in the UK.

As we are based in Southwark in south-east London, we believe that seeking to support the Black community in south-east London with a particular focus on the Black community in Southwark, Lambeth and Lewisham will help us understand the depth of the problems affecting the community and enable us to design the right and appropriate measures in supporting them. With this in mind, we set out to design and implement the following projects:

COMMUNITY COHESION

During the lockdown many vulnerable members of our community including the elderly with underlying health conditions that were asked to 'shield' find it extremely difficult to access essential food and household supplies. In response, we partnered with various community groups who were also delivering similar services in south-east London. This collaboration assisted us in delivering these essential services effectively as we able to assign groups to specific locations that they can easily access.

In August 2020, the National Lottery Fund agreed to fund our Community Cohesion with £21,500. This fund which was meant to assist us in supporting the eight community groups that we were already working with to incorporate as charities or community interest companies, enabled us to help establish 36 community interest companies (CICs) and 4 charitable incorporated

organisations (CIO). With this fund and other donations from community members, we have been able to fund the start-up of a childcare service (Collective Hands), a technical and vocational training centre (Centre for Distributive Trade), a carwash and cleaning service (MRU Xtreme Splash), and a beauty and hairdressing saloon (MRU Beauty and Hairdressing Service) for these members of our community, each group consisting between 5 and 11 members.

In the coming months, we are determined to do the same for the rest of the CICs. With respect to the CIOs, we have supported them in various ways including providing them with key leadership and management trainings. We have also assisted them in designing their strategic or business plans and project proposals. Further, we have provided them with office spaces, desktops and the resources they need to further the objectives of their respective organisations.



In terms of impact, originally, our target was to help incorporate and empower 8 community groups consisting of 5 to 11 persons for each group. However, as the word relating to the kind of support, we provide to these groups quickly spread around, these numbers swelled rapidly, and we ended up incorporating 36 CICs and 4 CIOs. We also noted that each member of these CICs is the breadwinner of a family of at least six people. Additionally, the support we provided them does not only give them secured income and employment but also enable them the employ other members of the community and create employment opportunities for others as well. So, in terms of numbers we are proud to report that the Community Cohesion project has so far directly benefitted about 500 individuals in our community.

COMMON PURPOSE

The Common Purpose project is an extension of the Community Cohesion project. One of the fundamental challenges that we are still grappling with is to open business bank accounts for these 40 CICs and CIOs. Because of the £50,000 Government Bounce Back Loan Scheme, banks are extremely reluctant to open new business bank accounts especially for new businesses. Unfortunately, these new CICs and CIOs we assisted in incorporating have been turned down by all the banks that we have approached despite strong business plans and other supporting documents that they provide. As these new entities will be unable to trade without business bank accounts, we are proposing to assist them in establishing a Mutual Credit Union (MCU).

We have contacted a number of organisations including the National Council for Voluntary Organisations (NCVO) to assist us with the preparation of the application and supporting documents for the establishment of a MCU for these newly established businesses. One of the requirements for establishing a MCU is for the group of individuals or companies to have a 'Common Bond'. In line with this requirement, we have established the MRU Economic and Social Community as the common bond for this purpose. We have also asked members of our community to fill in non-binding pledge forms and we have gathered more than 1,000 pledges so far and we are working on the business plan and other key steps that we need to take.

COMMUNITY HEALTH AND WELLBEING

As indicated above, this project was originally funded by Travel for London (TFL) under its Walking and Cycling Grants London (WCGL) project geared towards promoting walking in a bid to reduce the use of public transportation in the city. Our concept to encourage community members to walk-to-work and to walk-to-shop was very simple and straightforward. We set up a WhatsApp and added as many community members as we could and then asked each member to download a 'Walking' App from their phones and share their weekly activities at the platform. At the end of every month, prizes will be awarded to members who covered a certain number of steps. Prior to the outbreak of COVID19, we used to organise weekly meetings to discuss the benefits of engaging in physical activities but due the social ►

► distancing rules, we now hold our weekly meetings online via zoom.

During the summer, when the social distance rules were relaxed a bit, we managed to successfully organise a social distance compliant walking and running marathon. This event proved to be very helpful to many members of our community who were battling with obesity, loneliness and other problems associated with lack of physical activity. Today, we are proud to report that we have about 4,200 community members participating in the range of physical activities that we organise online.

COMMUNITY LEGAL SERVICES

Our Community Legal Service (CLS) project started from our involvement in school exclusion process. Parents whose children have been excluded from school would often come to us and ask whether we can assist them in finding another school for their child. As lawyers, we became interested and started researching the law surrounding the school exclusion process in England. As a standard practice, we will ask the parents to sign a letter of authority and send it to the school and seeking permission to attend the exclusion meeting with the parent and pupil in question. Most of the time the pupil will be reinstated when we ask the school to show us how they meet the ‘as a last resort’ requirement under the Education Act.

Our experience is that most members of our community often have a range of interconnected problems that have knock-on effect on other issues. For instance, a pupil’s obstructive behaviour in school might be triggered by the fact that the parent has either lost his/her job, been threatened with eviction due to mounting rent arrears, and/or waiting to hear from the Home Office with respect to their leave to remain applications. As a result of the interconnected nature of these problems, we decided to launch our Community Legal Service Centre under our Unfettered Access to Justice project.

Presently, we are delighted to report that over 1,500 community members have benefitted from the free legal services that we provide mainly in civil and administrative law areas.

IMPACT AT A GLANCE

3000+

COVID19 Response
and Feeding Programme

4200+

Benefitted from our Community
Health and Wellbeing Project

500+

Benefitted from our Community
Development Projects

1500+

Benefitted from our free
legal services (advice and
representation) – Community
Legal Service Project





HOW OUR PROJECTS BENEFITTED OUR BENEFICIARIES

COMMUNITY COHESION

Collective Hands Childcare Services has been very beneficial to the Southwark community since its inception by Centre for the Advancement of Development and Human Rights (CAD-HR) in 2020. At a time when parents are confronted with multiple social problems ranging from unemployment to the ravages of the Covid-19 pandemic; and when homes become “workstations” for those working from home, and places of “Self-isolation” for parents who are tested positive with the Coronavirus (Covid-19) infection and isolating in those homes, our childcare services has served as a perfect safety net for their children.

At a time when the health, safety and wellbeing of children is of utmost concern to all parents, guardians, government and Local Authorities and in every facet of our community, couple with the fear of being infected with the Coronavirus, our

childcare service has proven to be an effective solution to alleviating the worries and fears surrounding the daily care of children who are seen as vulnerable in our community.

We are mostly indebted to CAD-HR for the provision of such a wonderful service to the BAME community in the boroughs of Southwark, Lambeth and Lewisham that has created not only employment opportunities for people in these communities but also helped in bridging the socio-economic gap and strengthening the cultural, religious and racial bond amongst them by allowing them to live together as a close-knit family. The CAD-HR Community Cohesion Project is a ‘community-centred’ project which has elevated the lives of children, parents, guardians and staff alike to feel belonged in their communities.

COMMON PURPOSE

Our thanks and appreciation go to Centre for the Advancement of Development and Human Rights (CAD-HR) for their resilience in undertaking this gigantic challenge to establish this community project that has immense benefits to the community and future generations. At a time when unemployment is rife and social exclusion, marginalisation and vulnerability in the BAME communities of South-East London is upping at an alarming rate due to the rapid spread of the Covid-19 pandemic, the Centre for Distributive Trade is a perfect shade to shelter and bring together the community as a unified and cohesive unit.

Being a community afflicted by poverty and ill-health as a result of unemployment, marginalisation and deprivation, the BAME community in SEL is experiencing a dramatic change in its social structure through the establishment of CDT. The training offered to the youths through our apprenticeships and kickstart programmes; the skills and talents nurtured through our multi-skilled employability programmes are pathways to promoting independence and a sense of belonging in society. Equipping the youths and other vulnerable individuals with the right training and tools is to empower them to take control of their destiny and live fulfilling lives in their communities. This dream has been gradually achieved by the youths of SEL through the indefatigable effort and commitment of CAD-HR.

We say many thanks to you, CAD-HR, for brightening the future of the many ‘by-standers’ who are now benefiting from your wonderful initiative and turning it to a positive experience and life-long opportunity.



COMMUNITY HEALTH AND WELLBEING

“It started like fun, a joke and a dream! It was like a flash and a thunderbolt until when I finally saw it in real life with my own eyes”! A testimony by one of the participants in our Community and Wellbeing project.

Improving the health and wellbeing of majority of members of our BAME community in Southwark who suffer from ill-health as result deprivation, marginalisation and exclusion was very challenging until the intervention of CAD-HR with the Community Health and Wellbeing project which was funded by Walking and Cycling Ground London in early 2019. The project was aimed at encouraging people of all ages to involve in physical activities that are geared towards improving their physical, mental and emotional/ psychological health and wellbeing through daily walking exercises.

Prior to the commencement of the project, I was lonely, isolated, inactive and continually experienced symptoms of distress, anger, frustration and ill-health. I spent most of my time indoor while incessantly watching television. I felt the whole world was against me and to some extent, I felt neglected, abandoned and suicidal. The pain, anger and frustration of being lonely, isolated, marginalised is synonymous with being abandoned in the middle of a desert with no sign of life in sight. A knock at my door by a staff of CAD-HR who encouraged me to take active part in the daily walking exercise changed my life and gave me what I had yearned for in all these years: a fulfilment of my dream and a place to belong and accepted without being discriminated against but seen as ‘Us’ rather than ‘Them’.

The Community health and wellbeing project has changed my entire life and put a smile of happiness in me. I want to say bravo and thank you to CAD-HR, the founder of this health-promotion project.

“
It started like fun, a
joke and a dream! It
was like a flash and a
thunderbolt until when
I finally saw it in real
life with my own eyes!

- A testimony by one of the participants in our Community and Wellbeing project

COMMUNITY LEGAL SERVICE

I am an asylum-seeker whose asylum claim was refused a couple of years ago. Unable to pay for my legal services to appeal my case, I have been left wandering the streets and destitute with where to where call a home. I spent most my time sleeping on train and bus stations, dilapidated buildings, flyovers and tenement stairways until I came across a council housing cleaner who showed to the office of CAD-HR after hearing my ordeal.

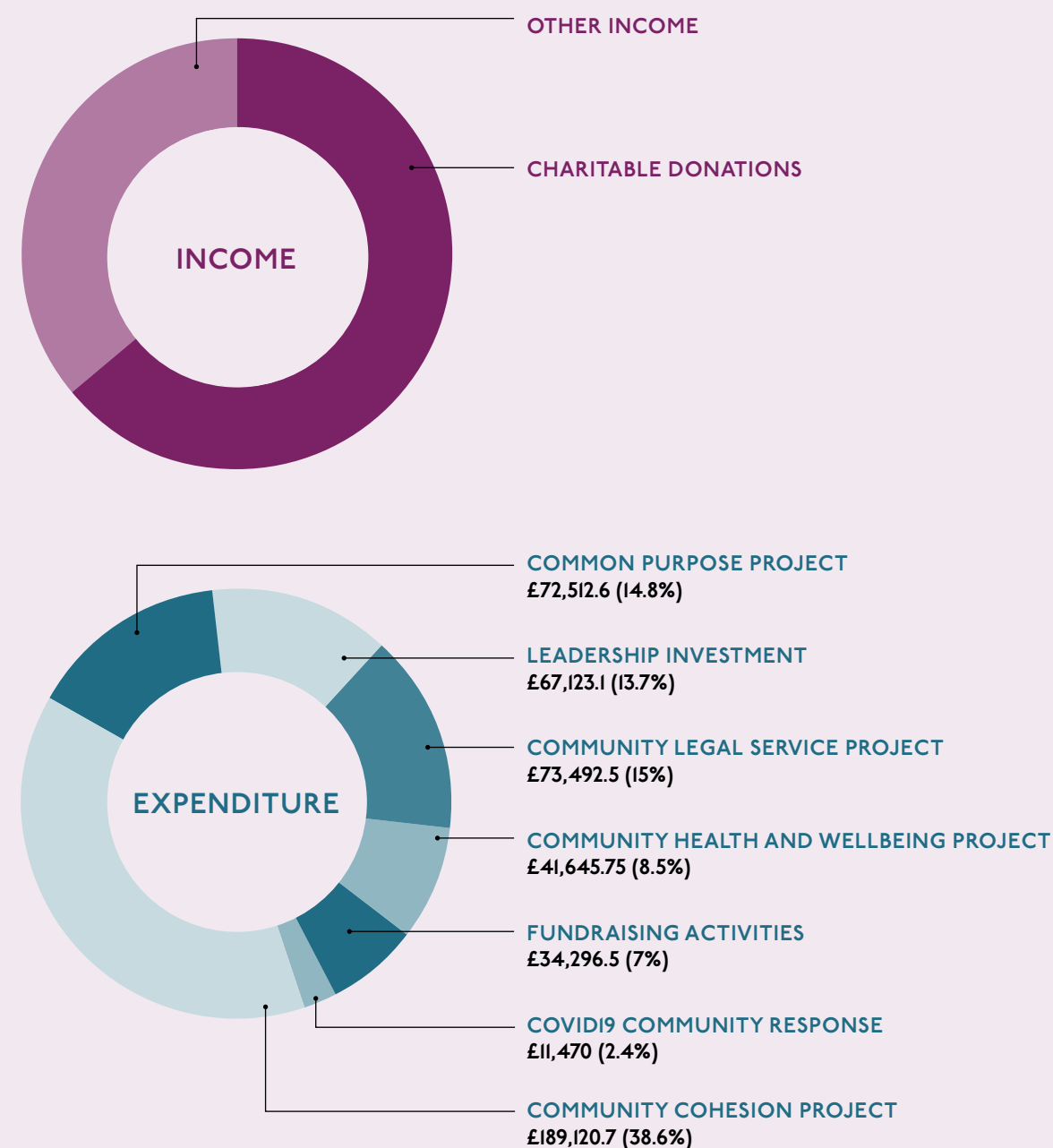
At CAD-HR, I was heartily welcomed by the staff humanely treated like a human being. I felt a sense of pride after being reassured of help and assistance with my asylum appeal claim. Having made statement, I was given a letter enclosed in an A4 brown envelop to mail to the Home office. Three

days later, I was called by CAD-HR and told to go to Home Office for an interview the following day. That was the turning point of my life in the UK.

Two weeks after the interview, I was given my ILR and since then, I have gained my life, independence and respect. The very feeling of being part of a society that I was excluded as a result of my immigration status is a milestone in the struggle to attaining better and happier life. Had this not been for the intervention of CAD-HR that assisted me with free legal service, I would not have been where I am today.

May God Almighty bless CAD-HR for getting me out of the web of misery and destitution and brightening my path to life.

HOW YOUR MONEY WAS SPENT



INCOME

Our work is supported mainly by charitable donations, fund raising activities and government grants.

In 2020, we generated total voluntary income of £544,125. Total expenditure was £489,950. We had net outgoing resources in 2020 of £489,950. The main source of our income was charitable donations, comprising £353,771. The majority of donations were one-off as opposed to regular contributions.

EXPENDITURE

We have an internal policy of ensuring no more than 15% of our income is spent on charitable activity relating to the cost of effectively, efficiently and compassionately benefitting our community. There are direct people costs and direct process costs. The actual percentage spent in leadership and investment in 2020 was 13.7%. We have committed to maintain this and to ensure that no more than 12.5% in 2021. We plan to achieve this through technological efficiencies.

£65,091

We incurred support and governance costs of £65,091 during the year. Governance costs relate to audit fees, professional fees, license fees and compliance costs, and related staff costs. The cost of raising funds was a further 7% of total spending.

THANK YOU

Donors, organisations and partners have enabled CAD-HR to support many people in hardship as well as our young people and other community members deserving of our intervention.

Beneficiaries who have received this support and felt the impact of our intervention directly often ask us to share their genuine thanks with those who make it possible, the donors who have chosen to give through CAD-HR. On behalf of all of them and from CAD-HR, thank you.

Individuals, organisations, agencies, community groups and mosques have helped those in need to access our services through signposting and submitting applications on their behalf.

In addition, our work is strengthened by partners. We look forward to building upon existing relationships and forging new ones in 2021 and beyond.

Together, we have achieved genuine change, helping the Black community in south-east London escape poverty and unlock their potential, individually and as a community.

OUR SUPPORTER COMMUNITY

Thank you to all our supporters, referrers and partners, including, but no limited to:

Community Cohesion

National Lottery Fund
MRU Social and Economic Community
MRU Corporation

Common Purpose

RU Social and Economic Community
MRU Corporation

Community Health and Wellbeing

Walking and Cycling Grant London
MRU Social and Economic Community
MRU Corporation
Diaspora Voices

COVID19 Response:

Southwark Council
Peckham Settlement Fund
Tesco Bags
MRU Social and Economic Community
MRU Corporation

Community Legal Services

MRU Social and Economic Community
MRU Corporation

PLANS FOR THE FUTURE

It remains our commitment to promote development and human rights. We therefore strive to provide the tools, resources and support systems needed for our community to be economically independent and thrive in society.

Our supporters can be confident that their donations reach the individuals and community groups eligible for our intervention. All donations received in 2020 will be used to fund our community development and human rights advancement projects.

An improved online application process will help more applicants in need apply more quickly to the right fund that will give them the right support for their needs. It will also speed up our ability to conduct eligibility checks.

The Education Fund will fund individuals in need of education support. It will provide funding for eligible individuals engaged in community service for course fees and training.

The Community Legal Service Fund will fund the cost of legal advice and representation to members of our community. It will provide funding for eligible individuals and community groups in need of such services.

Since CAD-HR was established, we have rigorously ensured business development and entrepreneurial schemes are at the heart of our interventions. Our approach is unique and has been admired by many organisations and financial institutions across the UK. We will continue to work with in-house and independent scholars,

experts and practitioners to refine our community development and human rights advancement policies and processes, which are both rooted in our raison d'être and relevant to the current situation and circumstances of our community.

We will continue to raise awareness, educate and inform about our community development and human rights advancement programmes across the country, providing online resources, consultations services and webinars. We will also work with a range of networks and organisations to spread knowledge about our work even further.

We expect donations in 2020 to increase as supporters have seen the impact of COVID19 on increasing hardship close to home within the UK, the inequalities exposed by the pandemic, as well as due to the increase effectiveness of our online marketing approach.

We plan to recruit more staff to support directly the increased number of people applying for our intervention as a result of COVID19 and to enable increased expenditure. Overall, we plan to reduce the proportion of donations spent on effectively, efficiently and compassionately getting payments directly to where they are needed from 13.7% to 12.5% through technological efficiencies. In 2021, we will be increasing expenditure on raising funds, having had no investment in this area in 2020.



HOW WE OPERATE



OUR PEOPLE

We seek to maximise the potential of all employees at CAD-HR and cultivate high levels of employee engagement. We do this through:

Employee engagement surveys

Our staff participate in quarterly employee engagement surveys, giving helpful feedback on what it is like to work at CAD-HR. During 2020, over 90% of participating staff said that our mission inspire and empower them. In addition, employees meet regularly to discuss ideas and provide feedback.

Safeguarding

We expect all employees, volunteers, partners, interns and consultants to conduct themselves in a way that preserves the dignity and respect of every individual. We have a CODE of Conduct that reflects this.

We have zero tolerance for harassment, bullying or exploitation in any form.

Equal opportunities and diversity

We have an Equality and Diversity policy in place to ensure we give candidates, existing employees and volunteers equal opportunities to succeed. We recruit the best person we can find for the role, ensuring they have the right skills, knowledge and experience to help us achieve our mission.

We encourage employees to develop within CAD-HR to match their circumstances and aspirations wherever possible.

Employees' remuneration

The Board determines the salary of the Executive Director.

The Executive Director proposes the salaries of key management personnel to the Board, which approves/amends as appropriate. In 2020, the key management personnel comprised the Executive Director, Director of Community Development, Director of Human Rights Advancement, Director of Youth Affairs, Director of Community Health and Wellbeing, Project Manager, Director of Operations, Director of Marketing and Director of Development.

The Executive Director and the key management personnel agree the salaries of all other employees. We set and review salaries based on a combination of benchmarking, seniority of the role, experience and CAD-HR's overall budget. For 2020, we also took into account the personal circumstances of the employee. We review salaries in December each year, with any changes effective from the following month.

Use of volunteers

Volunteers are a valued resource in our work. In 2020, we had 25 volunteers.

Volunteers have been involved in three areas:

Contributing professional services; caseworker, administration and reception support; and raising awareness.

In 2020, ten professionals within the finance, human resources and legal sectors contributed their time and professional services on a pro bono or reduced cost basis. The value of their services given in kind is approximately £125,000.

During the year, we have had four Volunteer Co-ordinators contributing on average 4 days per week for an average duration of 6-9 months. In addition, CAD-HR has benefited from 4 long-term legal service practitioners. Volunteers are supported and trained in their roles by employees and given assistance where required.

We have supporters across the country who help communicate the work of CAD-HR. volunteers across the UK help spread the message both online and offline about CAD-HR, so more people know what the organisation does and why it exists. This may involve sharing social media posts, distributing flyers at events, or facilitating CAD-HR's workshops, conferences, seminars and other events locally. We are thankful to have this level of support from volunteers to achieve CAD-HR's vision.



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HOW WE MANAGE OUR FUNDS AND RESOURCES

CAD-HR reviewed its risk management process over the past year. With the Board looking the risk management process at its away day in October and agreeing a new risk management strategy.

This include the development of a strategic risk register which details the external risks to CAD-HR which are identified as important but outside of our control, with the effects mitigated through response plans and management actions. Risks associated with our operations and projects will be continued to be managed through our new operational risk register. These risks are overseen by the relevant staff members and the Finance Committee. The next stage of our review is to finalise the risk appetite section of our risk policy and to develop an assurance framework to test that internal controls are working properly which will be overseen by Finance Committee who will provide regular updates to the Board on the outcome of these.

The Trustees assess all major risks to which the charity is exposed and review the systems and procedures established to manage those risks. The most significant risks are:

External influences

A decline in funding and donations due to external influences such as COVID19, Brexit or resultant economic downturn, which increases our risk of financial instability and could impact the security of our funding streams.

This risk is mitigated through a diverse funding base which includes community, trusts, foundations, local business partners, MRU Social and Economic Community, MRU Corporation and other regular donors, which in line with our fundraising and organisational strategy. An

engaged Board and Chair who are focused on identifying new sources of funding. A strong reserve position to ensure sustainability, with the added security of trying to own the building in which we operate from should we need to access additional funds in the event of financial uncertainty.

Further management actions have been agreed which include development of longer financial projections, so we are more aware of funding needs for future years in addition to the current financial reserves policy, if financial position declines.

Data breach

Loss of data through data breach, cyber-attack, server failure or human error Cyber-attack is now one of the largest concerns of businesses. Despite adoption of all recommended protections and processes the changing nature of cyber-attack means that there will still be a risk, which we will be unable to completely mitigate or manage. A data breach or cyber security incident could result in legal, contractual and/or regulatory consequences, as well as reputational damage.

This risk is mitigated through having a dedicated IT supplier who ensure that we have strong IT systems in place, Firewall and antivirus software installed, software and operating systems regularly updated with security patches and our database, network and email all hosted securely in the cloud and backed up daily. We have clear Data Protection,



Loss of data through data breach, cyber-attack, server failure or human error Cyber-attack is now one of the largest concerns of businesses.

Data Breach and IT policies which staff are regularly reminded of and all staff received online GDPR training annually. Additionally, we have cyber security insurance in place to mitigate the impact of the risk and to insure us against an unfortunate breach.

Further management actions have been agreed which include to develop an assurance process to ensure compliance with policies, a planned upgrade to SharePoint in the future so that the whole network is located offsite and therefore more secure, and a review of our business continuation and response plan in the event of a data breach or cyber-attack.

Demonstration impact

As a community development and human rights advancement organisation working to empower the Black community in south-east London through business development and entrepreneurial schemes and providing free legal services, it can sometimes be challenging for CAD-HR to demonstrate impact. This could lead to key funders withdrawing or significantly reducing funding, because they may perceive that CAD-HR is not being effective, demonstrating impact or is not undertaking activities that fit their funding priorities. This would increase our risk of financial instability, could impact our staff numbers and lead to a reduction in work output, with knock-on effects for management and administrative overheads. Cutting management and administrative staff would reduce the charity's capacity to grow.

This risk is mitigated through our close connection with the Black community in south-east London and our key funders including local authorities to ensure that we understand their expectations, share and invest them in our vision and regularly update them on our work and impact, ongoing research of alternative funding sources and, monitoring the impact of our work.

Further management actions have been agreed which include a review of the way, we measure impact to ensure we are capturing the impact of our implemented projects and our collecting of evidence for funding reports and applications, continued research into alternative forms of funding for charitable activities and, development of contingency plans to handle a cut in funding at various levels.

Reputational

Media or other organisations publish highly critical, slanderous and/or inflammatory opinions on the work of charitable organisations including ours. This could result in a loss of reputation for excellence, quality of work and confidence on CAD-HR.

This risk is mitigated through policy initiatives grounded in and supported by CAD-HR's impact reports and testimonies from our beneficiaries aligned with our strategic aims, ongoing discussions with the Executive Director, Board and other expert stakeholders for the duration of the project, with a risk considers as part of these discussions, wherever possible evaluation, or at ►



We consider that every member of staff has a role to play, and we have regular training to ensure we are all familiar and compliant with the new requirements.

► a minimum engagement, by community partners, and a communications plan in place around the operation of the project including the nature of the theories being tested and the release of any report.

Further management actions have been agreed which include maintain and develop relationships with community partners and other experts and development of a response plan, so we have plans in place to respond in the event of a controversial or inflammatory issue.

Financial

The risk of insufficient generation of funds to cover the cost of implementing our projects, as well as the core costs of the organisation. This would affect CAD-HR's ability to grow and meet the needs of our beneficiaries.

This risk is being mitigated by ensuring that we diversify our fundraising activities to fully cover the direct costs of running the organisation as well as implementing our projects. Since its establishment funds to cover core costs of operations and the cost of raising funds have been provided personally by the Trustees. However, the recent progress that we have made in the community has enabled us to raise more funds from the community. The organisation's strategy and its key elements (e.g., budgetary review, cash resources and cashflow forecasting) are subject to regular management and Board review, supported by operational updates and key operational metrics.

People

The risk of losing valuable staff members who has extensive experience in running CAD-HR. this could result in failure to attract, motivate and retain the most talented colleagues and failure to develop the required culture, leadership and behaviours to achieve CAD-HR's objectives. This risk is being mitigated with the continued development of all employees at all levels, and with recruitment policies and processes to attract and retain the best people.

The right people are our most valuable asset. We continue to manage and consider diversity and inclusion as well as colleague engagement. We provide ongoing opportunities for personal and professional development. We have put in place staff training, with the team responsible for learning and development.

Serious incidents

The risk of incidents that damage reputation and/or negatively impact operations (including suppliers, beneficiaries, and GDPR breaches).

This risk is being mitigated by ensuring CAD-HR has a serious incident policy in place, that employees and Trustees have been trained on adhering to the policy, and that GDPR-compliant systems in place which are well above the minimum standard required. In addition, beneficiaries are carefully assessed to ensure eligibility and likely impact, with Board involvement where necessary.

Safeguarding

The risk that people who encounter CAD-HR are not protected from harm. This risk is being mitigated by ensuring CAD-HR has a safeguarding policy and training rolled out for both employees and Trustees, a policy which ensures reinforcement of good culture and good practice. We will continue to provide safe places, encourage the confidence to report any issue, and take consistent action.

Trustees continue to ensure that these and other risks are managed appropriately. Trustees review systems and procedures for risk management throughout the year.

Our approach to operations

We made continuous improvement in the use of Customer Relationship Management (CRM) system for beneficiaries and service users' records. We also further embedded the use of our Accounting system, Accounting IQ.

Our approach to public fundraising

A significant proportion of our funds come from the public, and our aim is to ensure we do this in both a respectful and compelling way that is consistent with our values. We support measures that will improve public trust and support for the sector.

We are planning to register with the Fundraising Regulator and pay the annual levy required. We will work diligently to comply with the Code of Fundraising practice.

The Development Manager manages all income-generating activities, guided and monitored by the Director, with overall oversight by the members of the Board. The charity's employees and consultants carry out fundraising activities for the charity. In 2018 and 2019, we did not use professional fundraisers or have any commercial participants.

We have set standards for the operation and management of our fundraising activities. We engage with our local community groups and collaborate with them to organise fundraising activities. We consider that our processes and controls ensure that vulnerable people and other members of the public are protected from any unreasonable intrusion on a person's privacy and that no fundraising activities would be unreasonably persistent or place undue pressure on a person to give money or other property.

We actively encourage supporters to contact us with any feedback. No complaints relating to fundraising activities have been received by the charity during this financial period. We have in place procedures that would be followed in the event of a complaint being received, and these procedures are made publicly available on our website.

General Data Protection Regulation

The General Data Protection Regulation (GDPR) became law in May 2018. The regulation sets out the responsibilities all organisations have in relation to the personal data that they collect and hold and is designed to enhance the rights of individuals in controlling their own personal data.

We take privacy seriously. We are committed to protecting personal data, and to ensuring that we are compliant with the changes introduced by GDPR. We have put in place policies and procedures to comply with GDPR in the areas of data protection policies, data mapping, data retention and cleansing, data processing and supporter data privacy, consent and preference management.

We consider that every member of staff has a role to play, and we have regular training to ensure we are all familiar and compliant with the new requirements.

HOW WE ARE GOVERNED

The Board of Trustees governs the organisation in line with its Constitution, vision, mission, values, aims and charitable objectives and provide overall policy direction. The Board is responsible for compliance with the legal and statutory requirements of a UK charity.

The Board is currently made up of three members. The Board meets at a minimum four times a year. In addition, the Board has a Finance and Audit Committee which promotes and safeguards the highest standards of integrity, financial reporting and internal control. It also oversees the organisation's risk management processes, and any capital spend projects.

Trustees are rotated over a medium – to long-term basis, to provide fresh ideas and to avoid complacency in the role. No Trustee have exceeded the nine-year term recommended in the Governance Code.

The Executive Director and employees make operational decisions and run the charity. The Executive Director or Line Manager (as appropriate) sets and agrees objectives with employees to ensure that the strategic objectives of the charity are being met. The Executive Director or Line Manager (as appropriate) also ensures employees who have direct contact with beneficiaries are regularly supported, trained and assessed to ensure their communication is in line with the charity's values.

Organisational Purpose: Public Benefit

The Trustees confirm that they have complied with the duty under the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. The Trustees consider these when reviewing the aims and objectives of CAD-HR, and in planning activities for the future. The Trustees

consider that the aims and activities of the charity are for public benefit.

The Trustees confirm that the aims of the Charity continue to be charitable; that the work of the charity is in line with its objectives; that the aims and the work done give identifiable benefits to the charitable sector and both directly and indirectly to individuals in need; that the benefits are for the public and are not unreasonably restricted in any way; and that there is no detriment or harm arising from any of the activities.

Board Effectiveness

Trustees are recruited based on relevant expertise – skills, experience and qualifications – and on alignment of their values with CAD-HR's values. Before appointment, potential Trustees meet with the Chair of the Board and the Executive Director; they are then invited to attend a Trustee meeting as an observer; they are then invited to act as an Adviser to the Board for six months. After this process, the Board decides whether to recruit the Trustee. Trustees access internal and external training as required.

The number of Trustees is within the range recommended by the Governance Code.

The profile of Trustees is broadly representative of the people we are trying to help.

Our Trustees undergo a comprehensive induction programme and are offered training and



We fully disclose details of our Trustees and their biographies on our website.

development opportunities throughout their Trusteeship.

We have undertaken a skills audit of all Trustees and intend to continue this practice.

Openness and Accountability

We make our charity's impact accessible to donors and stakeholders through our website and update it on an ongoing basis. We regularly share stories of our beneficiaries on our website and in external messaging.

We fully disclose details of our Trustees and their biographies on our website. We have a disclosure policy in place, detailing what information we hold and how we process it, to provide confidence that we are securely handling private and often sensitive beneficiary and donor data.

Integrity

CAD-HR's Board of Trustees has established a solid foundation in governance in which all Trustees are clear about their roles and legal responsibilities, are committed to supporting the charity to deliver its objects most effectively for its beneficiaries' benefit and contribute to the charity's continued improvement.

We welcome the 2017 Charity Governance Code as a positive step toward improving governance and excellence in resource management in the sector. The Board has undertaken a thorough

review of its current practice compared to that recommended in the Governance Code. Both the Board and the Finance and Audit Committee take feedback on board and regularly implement aspects for improved Governance. The Board will identify further areas for improvement over time. This is part of the continued concern of the Trustees to constantly improve the effectiveness of the organisation.

We have a serious incidents policy. However, there has not been any serious incident at CAD-HR. We also have a conflict-of-interest policy and detail potential conflicts within this report. In addition, each Trustee confirms annual that they are eligible to hold the position.

Diversity

We recognise the benefits diversity can bring. The charity has an Equality and Diversity policy which extends across the organisation.

Trustees and employees are from a range of backgrounds. The majority of employees and all Trustees are from Black and ethnic minority background. We currently have two female Trustees and one male Trustee.

Environmental Impact

We are also constantly striving to reduce the charity's impact on the environment. All Board papers are provided online only, all applications are now fully online, and all donor and application records are stored online.

HOW WE MANAGE OUR FINANCES

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Each year, substantial funds are raised to improve the financial health of the organisation and ensure that sufficient funds are generated beyond the initial reserves level

Reserve Policy

Both the Board and CAD-HR's supporters recognise that the organisation operates in an environment that requires a long-term commitment if it is to achieve its mission. Being a development and human rights advancement organisation, it is the work undertaken by CAD-HR's staff that forms our charitable activities. Therefore, it is the view of the Board that CAD-HR needs a reserves level that will enable it to continue to attract the highest level of expertise and in so doing meet its long-term commitments to its supporters and beneficiaries.

Each year, the Board review the reserves policy, taking into consideration any major risks and the impact these could have on planned income and expenditure. Our current policy is that unrestricted reserves on average are equivalent to at least six months of running costs (£477,000 based on our 2020 budget) are needed if CAD-HR is to deliver on its commitments, meet the long-term expectations of its supporters and beneficiaries and continue to attract the highest level of legal, technical and developmental expertise with which to do so.

It has been important to us to grow CAD-HR so that we can keep up with demands of the work that is needed, and we believe we have done this in a sustainable way. Whilst CAD-HR is now in a much stronger financial position than last year, remains important that we maintain our reserves at the agreed level. We keep a close eye on these and our cash flow throughout the year.

Having grown our staff numbers in 2020, our expenditure budget for 2020 financial year anticipated growth, but the impact of COVID19 on our income streams has meant that we have had to revise our plans accordingly. We have been able to reduce our budget down to just under £450,000 through salary savings, not recruiting planned new staff and holding off replacing those that have left, as well as reduction in travel and office cost due to lockdown and social distance measures. We expect to receive two thirds of this income from our community, local businesses, grants and donors but are left with just under £250,000 to raise from major donors, local authorities and local businesses.

Each year, substantial funds are raised to improve the financial health of the organisation and ensure that sufficient funds are generated beyond the initial reserves level. The charity's total funds at the year-end amounted to £544,125 of which £514,125 were unrestricted general funds, £75,000 were unrestricted designated funds for Community Legal Services, and £45,000 were restricted funds for access to education, i.e., not available for general purpose. CAD-HR's Board will continue to review its reserves policy on an annual basis and will keep its investment and treasury management policy under regular review, particularly in the light of reduced funding.

Investment policy and performance

CAD-HR does not hold any investment at the moment. However, we are considering holding short-term investments. The objective of our intended investment policy is to limit risk as far as is possible while earning such profits as is available on very secure deposits. Accordingly, our investment policy is to invest in short-term deposits and to hold cash only at those banks with a high credit rating.

Going concern

The Trustees have considered the funding position and risks to which the organisation is exposed. The Trustees have a reasonable expectation that the charity has adequate resources to continue in existence for the foreseeable future. The Trustees believe that there are no material uncertainties which call into question the charity's ability to

continue as a going concern. The financial statements have therefore been prepared on the basis that the charity is a going concern.

Plans for the future

CAD-HR has exiting but challenging year ahead.

The COVID19 and the ensuing lockdown and social distancing measures as meant CAD-HR has had to adapt to a new normal working life, with staff all working remotely from home and our Board and other meetings held virtually. The pandemic itself has brought additional work with staff responding to the needs of community members.

We anticipate that, as the social distancing measures continue to affect the delivery of our services, all our staff will have COVID19 related work over the coming year.

As well as increasing our workload, we expect that the pandemic will bring challenges for our fundraising team and we have had to rethink our plans for the year to take into consideration the social distancing rules. Whilst we will continue to focus on diversifying and strengthening our income streams and engaging more fully with our members, our community, donors and supporters, we are looking for new opportunities to do this.

Where possible we will move our events online and have already successfully held a number of events online. The online events have provided the capacity for us to engage more widely with our community. We also have more events planned in the coming months. We hope these events will allow us to continue to engage with our members and increase our community participation.

Much as we have new COVID19 related work to contend with, we remain focused on delivering our existing slate of work. Through our continued commitment to uplift the Black community in south-east London from poverty, we currently have a number of projects taking place including our Community Cohesion, Common Purpose, Community Health and Wellbeing and Community Legal services detailed above.



OUR LEADERSHIP TEAM

Trustees

Askia Warne (Chair)
Umu Sanu Bah
Hawa Barrie

Executive Director

Mariama Jalloh

Auditor

Rabiatu Niam
Statutory Auditor
LushGardens Legal Services

Bankers

NatWest Bank

Charity Number

1178974

Registered Office

2 Danesfield
220 Albany Road
London
SE5 0AW

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Statement of trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and UK Generally Accepted Accounting Practice. Charity law require the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, 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 UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Financial statements have been prepared under the historical cost convention in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) and the 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).

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charity Act 2011. They 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.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charity's auditors are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In preparing this report, the Trustees have taken into account all relevant law relating to the preparation of financial statements.

On behalf of the Board

Askia Warne
Trustee
10 March 2021



Where possible
we will move our
events online
and have already
successfully
held a number
of events online.
The online events
have provided the
capacity for us
to engage more
widely with our
community

FINANCIALS STATEMENTS



FINANCIAL STATEMENTS

Our focus on building a sustainable organisation continued through 2019/20. Our income reached just over £544,125 in our first year of active operation. We saw an unprecedented increase in donations from our community, grants and fundraising activities. This focus on diversifying our income streams allowed us to increase our staff members to 23 with a commensurate increase in the output of work. This increasing production of high-quality work has demonstrated to donors and funders that their grants and donations will be put to worthwhile use in furthering our aims.

We have strengthened our relationships with our community and partners that support our work through pro bono and financial support, as well as providing unrestricted donations. In addition to the donations, we receive from our community, we have benefitted from the National Lottery Fund, Southwark Council, Walking and Cycle Grants London, Tesco Bags and Peckham Settlement Trust.

Despite the successes noted above, 2020 has not been without challenges. Like many charities funding is always the focus and as our staff complement grows in order to keep up with the demand for our work, the pressure to increase income intensifies.

The current pandemic brings with it new unexpected challenges, increasing CAD-HR's workload and raising questions about our current and planned funding sources. Whilst we are confident that CAD-HR will be able to weather the storm and has the financial resources to see us through this period of uncertainty, we are foreseeing a significant decline in income.

Unfortunately, this means that we are having to reduce our staff number in 2021 by not recruiting for new planned posts and not replacing some staff who were due to leave this year. This represents a substantial reduction of our community development and legal team, which is responsible for the substantial work of the organisation, as well as our ability to raise funds.

We are a resilient and creative organisation and as well as saving money wherever we can, we have plans to generate new sources of income and strengthen existing sources of funding, focusing our efforts on individual and community supporters and grants from local authorities and trust income.

INCOME
REACHED IN
OUR FIRST YEAR

£544,125

INDEPENDENT AUDITOR'S REPORT

Opinion

We have audited the financial statements of Centre for the Advancement of Development and Human Rights (CAD-HR) for the year ended 31 December 2020 which comprise statement of financial activities, balance sheet and statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and UK Accounting Standards, including Financial Reporting Standard 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charity's affairs as of 31 December 2020 and of its incoming resources and application of resources for the year that ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the

ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matter in relation to which the ISAs (UK) require us to report to you where:

- The Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the ►

► other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatement of the other information, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the Trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statement; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustee's Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts Regulation 2006 (as amended) require us to report to you, if in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

- The financial statements are not in agreement with the accounting records and returns; or
- Certain of Trustee's remuneration specified by law are not made; or
- We have not received all of the information and explanation we require for our audit; or
- Board Members were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustee's report and from the requirement to prepare a strategic report.

Responsibilities of Board Members

As explained more fully in the statement of Board Member's responsibilities set out in the Trustee's Annual Report, the Board Members (who are also directors of CAD-HR for the purposes of company law and the charity trustees as defined by section 177 of the Charities Act) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Board Members determine is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, the Board Members are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless the Board Members either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities Act 2011 (as amended). Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report or for the opinions we have formed.



Rabiatu Niam

30 December 2020

For an on behalf of LushGardens Legal and Accounting Services
414 Vox Studios, 1-45 Durham Street, London
SE11 5JH

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Unrestricted funds £	Restricted funds £	Total funds 2019 £
INCOMING RESOURCES						
Incoming resources from generated funds:						
Donations	323,771	30,000	353,771	-	-	55,000
Charitable activities						
COVID19 Response	35,633	-	35,633	-	-	-
Community Cohesion	41,500	-	41,500	-	-	-
Common Purpose	67,970	-	67,970	-	-	-
Community Legal Service	21,420	-	21,420	-	-	-
Health and Wellbeing	23,831	-	23,831	-	-	-
TOTAL INCOMING RESOURCES	514,125	30,000	544,125	-	-	55,000
RESOURCES EXPENDED						
Raising funds	34,282	-	34,282	-	-	45,000
Charitable activities						
COVID19 Response	11,470	-	11,470	-	-	-
Community Cohesion	189,273	-	189,273	-	-	-
Common Purpose	72,356	-	72,356	-	-	-
Leadership Investment	67,349	-	67,349	-	-	-
Community Legal Services	73,683	-	73,683	-	-	-
Health and Wellbeing	41,537	-	41,537	-	-	-
TOTAL RESOURCES EXPENDED	489,950	-	489,950	-	-	45,000
Net Income/(expenditure)	24,175	-	54,175	-	-	10,000
Transfer between funds	-	-	-	-	-	-
Net movement in funds	24,175	-	54,175	-	-	10,000
RECONCILIATION OF FUNDS						
Total funds brought forward	10,000	-	10,000	-	-	-
Total funds carried forward	24,175	-	54,175	-	-	-

BALANCE SHEET

	2020 £	2019 £
FIXED ASSETS		
Tangible assets	43,165	-
Intangible assets	37,103	-
	80,268	
CURRENT ASSETS		
Debtors	36,348	-
Cash at bank and in hand	54,175	-
Deposit accounts	-	-
	90,523	-
LIABILITIES		
Creditors: amounts falling due within one year	31,216	-
Total net current assets or liabilities	139,575	-
Total net assets or liabilities	170,791	-
THE FUNDS OF THE CHARITY		
UNRESTRICTED FUNDS		
Designated funds	65,091	-
General funds	21,700	-
Restricted Community Cohesion Funds	24,000	-
Restricted Common Purpose grants	30,000	-
Restricted Community Legal Service funds	17,000	-
Restricted Health and Wellbeing funds	13,000	-
TOTAL FUNDS	170,791	-

The financial statements are prepared in accordance with applicable law.
Approved by the Board on 30 December and signed on its behalf by:



Askia Warne
Trustee

STATEMENT OF CASH FLOWS

	2020 £	2019 £
CASH FLOW FROM OPERATING ACTIVITIES		
Net cash provided by (used in) operating activities	499,726	-
CASH FLOW FROM INVESTING ACTIVITIES		
Dividends, interest and rents from investments	-	-
Purchase of property, plant and equipment	76,195	-
Deposit account greater than 3 months	111,792	-
Net cash provided by (used in) investing activities	187,987	-
CASH FLOW FROM FINANCING ACTIVITIES		
Repayments of borrowing	-	-
Cash inflows from new borrowing	-	-
Receipt of endowment	-	-
Net cash provided by (used in) financing activities	-	-
XXXXXXXXXX		
Change in cash and cash equivalent in the reporting period	664,921	-
Cash and cash equivalent at the beginning of the reporting period	1,077,811	-
Change in cash and cash equivalent due to exchange rate movements	-	-
Cash and cash equivalent at the end of the reporting period	412,890	-
A. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES		
Net Income/(expenditure) for the reporting period (as per the statement of financial activities)	458,289	-
Adjustments for:		
Depreciation charges	41,305	-
Dividends, interest and rent from investments	11,792	-
(increase)/decrease in debtors	25,044	-
Increase/(decrease) in creditors	45,906	-
Net cash provided by (used in) operating activities	499,726	-
B. ANALYSIS OF CASH EQUIVALENTS		
Cash at bank and in hand	412,890	-
Total cash and cash equivalents	412,890	-

NOTES TO THE FINANCIAL STATEMENTS

Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the period.

Legal Status

Centre for the Advancement of Development and Human Rights (CAD-HR) is charitable incorporated organisation (CIO), charity registration number 1178974 registered in England and Wales, and accordingly does not have a share capital. Its registered address is 2 Danesfield, 220 Albany Road, London, SE5 0AW.

Basis of preparation

The financial statements are prepared in with Accounting and Reporting by Charities: Statements of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2016).

Centre for the Advancement of Development and Human Rights meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Preparation of the accounts on a going concern basis

After making enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Awards are given on the basis of secured income. The Trustees are not aware of

any material uncertainties about the charity's ability to continue, and accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees' Responsibilities on page 31.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, which are described in this note, Trustees are required to make judgement, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates is revised if the revision affects only that period, or in the period of the revision and future periods.

In the view of the Trustees, no assumptions concerning the future or estimation uncertainty affecting assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

In the view of the Trustees the only significant estimations are those linked to the allocation of support costs across our charitable and non-charitable activities. Allocations of this nature inherently require estimation of time spent on certain activities and other resources use judgements. ►

► **Volunteers**

Volunteers support the work of Centre for the Advancement of Development and Human Rights in three ways:

Contributing professional services

Professionals contribute their services at a reduced or pro bono rate. This includes financial skills; human resources support and legal services skills.

Volunteer Support Officer

Volunteer Support Officers, both short-term and long-term, have worked with the community in south-east London to provide assistance in the implementation of our projects. Volunteer Support Officers have direct interaction with all our community development projects, and the role is one that provides invaluable experience of being on the front line. Volunteers are supported and trained in their roles by employees and given assistance where required.

Raising Awareness

Volunteers across London help spread the message both online and offline about CAD-HR, so more people know what the organisation does and why it exists. This may involve sharing social media posts, distributing flyers at events or facilitating workshops, seminars and conferences locally.

Due to the difficulty in valuing the total contribution of volunteer time and skills, the value of services provided by volunteers has not been included in the financial statements.

Income

All income resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Investment income on funds held on deposit is included when receivable and the amount can be measured reliably; this is normally upon notification of the investment income paid or payable by the bank.

Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It comprises costs that can be allocated directly to such activities. Costs of raising funds comprises the costs associated with attracting voluntary income.

Support costs and governance costs

Support costs are those costs incurred directly in support of expenditure on the objects of the charity. Governance costs are a component of support costs, and include audit fees, professional fees, license fees and compliance costs, and related staff costs. Support costs are allocated on the basis of the amount of direct time attributable to each area.

Redundancy accounting policy

Redundancy cost arising from periodic reviews of staff levels are charged as an expense in the year in which employees leave the organisation.

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Where unrestricted funds have been designated, the likely timing of the expenditure is before the start of the implementation of the project or purpose for which the fund is designated.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity’s work or for specific projects being undertaken by the charity.

Financial instruments

The charity has assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value (including transaction costs) and are subsequently re-measured where applicable at amortised cost.

Cash at bank and in hand and on deposit

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash held on deposit includes short-term investments with a maturity of greater than three months.

Tangible and intangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation/amortisation. Depreciation/ amortisation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Leasehold improvements –
Straight line over 5 years

Fixture, fittings and equipment –
Straight line over 3 years

Intangible assets –
Straight line over 3 years

All items of expenditure greater than £750 are capitalised if they meet the definition of a fixed asset as stated within FRS 102.

Operating leases

The charity classifies the lease of office equipment and the office space at 414 Vox Studios, 1-45 Durham Street, London, as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

VOLUNTARY INCOME

	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Unrestricted funds £	Restricted funds £	Total funds 2019 £
Trustees' contributions	90,000	-	90,000	35,000	-	35,000
Donations from friends and family	169,500	-	169,500	10,000	-	10,000
Donations from the general public	214,125	-	214,125	10,000	-	10,000
Income from CAD-HR services	-	-	-	-	-	-
Gift Aid	-	-	-	-	-	-
Grant income	40,500	30,000	70,500	-	-	-
	514,125	30,000	544,125	-	-	55,000

INVESTMENT INCOME

	Total funds 2020 £	Total funds 2019 £
FIXED ASSETS		
Income on deposits	-	-
TOTAL FUNDS	-	-

ANALYSIS OF EXPENDITURE

	Community Cohesion	Common Purpose	Health and Wellbeing	COVID19 Response	Community Legal Services	Total direct cost of charitable activity	Cost of raising funds	Total 2020 £	Total 2019 £
EXPENDITURE BY ACTIVITY									
Direct employees cost	75,273	67,349	21,537	3,470	43,683	7,631	3,000	221,943	-
Direct costs	64,567	42,300	9,678	4,463	21,297	11,678	3,540	157,523	45,000
Support and governance costs	49,433	30,056	10,322	3,537	8,703	4,923	3,510	110,484	-
TOTAL	189,273	139,705	41,537	11,470	73,683	24,232	10,050	489,950	45,000

	2020 £	2019 £
ANALYSIS OF SUPPORT COSTS AND GOVERNANCE COSTS		
Support costs		
Office administration	37,931	-
Office services	22,342	-
Governance (incl. external audit)	5,714	-
TOTAL FUNDS	65,987	-
Governance costs		
Audit fees	5,913	-
Auditor fees for non-audit services	-	-
Other professional fees	18,153	-
License fee and compliance costs	8,317	-
Staff costs	12,114	-
TOTAL FUNDS	44,497	-

During this period, other professional fees consist of legal fees and external accountancy services.

GRANTS PAID TO COMMUNITY GROUPS

Programme	Community Group	Project	2020 £	2019 £
Community Development	Collective Hands	Community Cohesion	49,273	-
Community Development	MRU Centre for Distributive Trade	Common Purpose	49,705	
Community Development	MRU Xtreme Splash	Common Purpose	23,514	
Community Development	MRU Beauty and Hairdressing	Common Purpose	21,289	
Community Development	MRU AfroCosmo Dinning	Common Purpose	24,167	
Community Development	MRU Luxury Homes	Common Purpose	21,030	
Community Development	Then & Now Media Empire	Community Cohesion	40,582	
Community Development	Sierra Partners	Community Cohesion	36,734	-
Community Development	Salaam Sisters	Community Cohesion	21,772	-
Community Development	Fullah Progressive Union	Community Cohesion	10,912	
Community Development	Mandain Global	Community Cohesion	14,837	
Community Development	Laawol Kisal	Community Cohesion	10,033	
Community Development	Beca Sisters	COVIDI9 Response	5,438	-
Community Development	Diaspora Voices	Community Cohesion	5,130	-
Community Development	Sierra Leone United Kingdom (SLUK)	COVIDI9 Response	6,032	-
Community Development	Health and Wellbeing	Health and Wellbeing	41,537	-
Community Development	Lakoh's Group	COVIDI9 Response	24,232	
Human Rights Advancement	Community Legal Service	Challenging School Exclusions	10,050	
Human Rights Advancement	Community Legal Service	Unfettered Access to Justice	73,683	
TOTAL FUNDS			489,950	-

NET INCOME RESOURCES

	2020 £	2019 £
Net incoming resources for the period is stated after charging		
Depreciation and other amounts written off fixed assets	21,305	-
Operating lease charges	36,900	-
Consultant's remuneration (including VAT)		
Consultant's fees	15,920	-
Non-consulting fees	10,379	-
TOTAL	84,504	-

	2020 £	2019 £
ANALYSIS OF EMPLOYEE COSTS, TRUSTEE REMUNERATION AND EXPENSES AND THE COST OF KEY MANAGEMENT PERSONNEL		
Employee costs		
Wages and salaries	257,747	-
Social security costs (employers NI)	20,890	-
Employer pension contribution	5,485	-
TOTAL	284,122	-

No employee has benefits in excess of £60,000.

Employee costs exclude amounts paid to external consultants in 2020 of £284,122

This amount comprises four consultants to support with grant and bid applications, project designs and implementation.

The key management personnel of the charity comprised the Executive Director, Head of Community Development, Head of Human Rights Advancement (legal Services), Head of Community Health and Wellbeing and Head of Youth Programmes. Their employee benefits total £284,122 including Employers NI.

The charity Trustees were not paid and did not receive any other benefits from employment with the charity in this reporting period. Further, no Trustee was reimbursed for travel expenses. No charity Trustee received payment for professional services or other services supplied to the charity.

TAXATION

CAD-HR is a registered charity and, as such, is exempt from taxation on its income to the extent it is applied to its charitable purposes.

INTANGIBLE AND TANGIBLE FIXED ASSETS	Total direct cost of charitable activity	Cost of raising funds	Total 2020 £	Total 2019 £
COST				
On 1 January 2020	18,060	155,171	30,073	203,304
Addition in year	62,220	-	2,975	65,195
Disposals in year	(5,250)	-	(3,305)	(8,555)
On 31 December 2020	75,030	155,171	29,743	259,944
DEPRECIATION				
On 1 January 2020	18,060	64,621	22,243	104,925
Change for the year	4,116	30,250	6,938	41,305
Eliminated on disposal	(5,250)	-	(3,306)	(8,555)
On 31 December 2020	16,926.33	94,871	25,877	137,675
Net book value On 31 December 2020	75,030	155,171	29,743	259,944
On 31 December 2019	-	-	-	-

The intangible additions are capital expenditure to enable CAD-HR to embark on a digital transformation. This is to improve the experience for donors, beneficiaries and service users.

EMPLOYEE NUMBERS

The average number of persons employed by CAD-HR whether on a full-time or part-time basis during the period was as follows:

	2020 £	2019 £
Average number of employees	23	-
Average employee numbers by department	-	-
Community Development	6	-
Human Rights Advancement	9	-
Community Health and Wellbeing	3	-
Marketing	2	-
Operations	3	-

DEBTORS	2020 £	2019 £
Trade debtors	-	-
Accrued income	10,093	-
Prepayments	36,557	-
Other debtors	30,698	-
Total	76,348	-

CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2020 £	2019 £
Total creditors	10,617	-
Taxation and social security	-	-
Accruals and deferred income	16,599	-
Other creditors	-	-
Total	27,216	-

Some grants are approved in principle for periods which extend past the year-end date. Subsequent period grants represent planned future commitments but are not recognised as a liability when they are approved, as payment is conditional upon satisfactory progress. As of 31 December 2020, planned future commitments under formal multi-year funding cycle approvals amounted to £59,434

ANALYSIS OF NET ASSETS BETWEEN FUNDS	Unrestricted Funds £	Restricted funds £	2020 £	2019 £
Fund balance on 31 December 2020 as represented by:				
Tangible and intangible fixed assets	122,269	-	122,269	-
Net current assets	122,269	-	122,269	-
Total	122,269	-	122,269	-

OPERATING LEASE COMMITMENTS

The charity's total future minimum lease payments under non-cancellable operating leases are as follows for each of the following periods:

	Property		Office Equipment		Total	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
Due within one year	66,000	-	900	-	66,900	-
Due between two to five years	66,000	-	700	-	66,700	-
Due in over five years	-	-	-	-	-	-
Total	132,000	-	1,600	-	133,699	-



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