

Trustees' Annual Report for the period						
Period start date			Period end date			
From	01	Sept	2023	To	30	September 2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

 Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for entire year	Name of person (or body) entitled to appoint trustee (if any)
1	Japhet Nyoni	Chairperson		
2	Stanley Noeline	Trustee		
3	Anita Fikile Moyo	Trustee		
4				
5				
6				
7				
8				
9				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for entire year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner		

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

Section B Structure, governance, and management

Description of the charity's trusts

Type of governing document (e.g. trust deed, constitution)	Constitution THE PREVENTION OR RELIEF OF POVERTY [OR FINANCIAL HARDSHIP] IN OUR COMMUNITY BY PROVIDING , SIGNPOSTING , OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HOUSING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT
How the charity is constituted (e.g. trust, association, company)	Trust
Trustee selection methods (e.g. appointed by, elected by)	Appointed by founder/chairman/ Trustees guided by Constitution document.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

- . General Charitable Purposes
- The Prevention Or Relief Of Poverty
- Promoting physical and mental wellbeing in community through tailored activities [improving health outcomes]
- Reducing isolation and fostering sense of community
- Building community confidence
- Nothing in the constitution authorises the property of the CIO [GOLDEN CAREERS FOUNDATION] for the purposes which are not charitable
- Trustees and connected persons cannot buy or sell any goods from the CIO, or sell on behalf of CIO, or be employed by CIO or receive remuneration from the CIO
- The CIO objects bound by [section 7 of the Charities and Trustee Investment (Scotland) Act 2005] and [section 2 of the Charities Act (Northern Ireland) 2008]

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- People Of A Particular Ethnic Or Racial Origin
 - The General Public/mankind
- How the charity helps:**
- Provides Services
 - Provides Advocacy/advice/information
- 5. Application of income and property**
- (1) The income and property of the CIO must be applied solely towards the promotion of the objects.
- (a) A charity trustee is entitled to be reimbursed from the property of the CIO or may pay out of such property reasonable expenses properly incurred by him or her when acting on behalf of the CIO.
- (b) A charity trustee may benefit from trustee indemnity insurance cover purchased at the CIO's expense in accordance with, and subject to the conditions in, section 189 of the Charities Act 2011.
- (2) None of the income or property of the CIO may be paid or transferred directly or indirectly by way of dividend, bonus or otherwise by way of profit to any

member of the CIO.

(3) Nothing in this clause shall prevent a charity trustee or connected person receiving any benefit or payment which is authorised by Clause 6.

6. Benefits and payments to charity trustees and connected persons

(1) General provisions. No charity trustee or connected person may:

(a) buy or receive any goods or services from the CIO on terms preferential to those applicable to members of the public.

(b) sell goods, services, or any interest in land to the CIO.

(c) be employed by, or receive any remuneration from, the CIO.

(d) receive any other financial benefit from the CIO.

unless the payment or benefit is permitted by sub-clause (2) of this clause or authorised by the court or the prior written consent of the Charity Commission (“the Commission”) has been obtained. In this clause, a “financial benefit” means a benefit, direct or indirect, which is either money or has a monetary value.

(2) Scope and powers permitting trustees’ or connected persons’ benefits

(a) A charity trustee or connected person may receive a benefit from the CIO as a beneficiary of the CIO provided that most of the trustees do not benefit in this way.

(b) A charity trustee or connected person may enter a contract for the supply of services, or of goods that are supplied in connection with the provision of services, to the CIO where that is permitted in accordance with, and subject to the conditions in, sections 185 to 188 of the Charities Act 2011.

(c) Subject to sub-clause (3) of this clause a charity trustee or connected person may provide the CIO with goods that are not supplied in connection with services provided to the CIO by the charity trustee or connected person.

(d) A charity trustee or connected person may receive interest on money lent to the CIO at a reasonable and proper rate which must be not more than the Bank of England bank rate (also known as the base rate).

(e) A charity trustee or connected person may receive rent for premises let by the trustee or connected person to the CIO. The amount of the rent and the other terms of the lease must be reasonable and proper. The charity trustees concerned must withdraw from any meeting at which such a proposal or the rent or other terms of the lease are under discussion.

(f) A charity trustee or connected person may take part in the normal trading and fundraising activities of the CIO on the same terms as members of the public.

(3) Payment for supply of goods only – controls The CIO and its charity trustees may only rely upon the authority provided by sub-clause (2)(c) of this clause if each of the following conditions is satisfied:

(a) The amount or maximum amount of the payment for the goods is set out in a written agreement between the CIO and the charity trustee or connected person supplying the goods (“the supplier”).

(b) The amount or maximum amount of the payment for the goods does not exceed what is reasonable in the circumstances for the supply of the goods in question.

(c) The other charity trustees are satisfied that it is in the best interests of the CIO

to contract with the supplier rather than with someone who is not a charity trustee or connected person. In reaching that decision the charity trustees must balance the advantage of contracting with a charity trustee or connected person against the disadvantages of doing so.

(d) The supplier is absent from the part of any meeting at which there is discussion of the proposal to enter a contract or arrangement with him or her or it regarding the supply of goods to the CIO.

(e) The supplier does not vote on any such matter and is not to be counted when calculating whether a quorum of charity trustees is present at the meeting.

(f) The reason for their decision is recorded by the charity trustees in the minute book.

(g) Most of the charity trustees then in office are not in receipt of remuneration or payments authorised by clause 6.

(4) In sub-clauses (2) and (3) of this clause:

(a) "the CIO" includes any company in which the CIO:

(i) holds more than 50% of the shares; or

(ii) controls more than 50% of the voting rights attached to the shares; or

(iii) has the right to appoint one or more directors to the board of the company.

(b) "connected person" includes any person within the definition set out in clause [30] (Interpretation).

7. Conflicts of interest and conflicts of loyalty

A charity trustee must:

(1) declare the nature and extent of any interest, direct or indirect, which he or she has in a proposed transaction or arrangement with the CIO or in any transaction or arrangement entered by the CIO which has not previously been declared; and

(2) absent himself or herself from any discussions of the charity trustees in which it is possible that a conflict of interest will arise between his or her duty to act solely in the interests of the CIO and any personal interest (including but not limited to any financial interest).

Any charity trustee absenting himself or herself from any discussions in accordance with this clause must not vote or be counted as part of the quorum in any decision of the charity trustees on the matter.

8. Liability of members to contribute to the assets of the CIO if it is wound up

Option 1

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

9. Charity trustees

(1) Functions and duties of charity trustees

The charity trustees shall manage the affairs of the CIO and may for that purpose exercise all the powers of the CIO. It is the duty of each charity trustee:

(a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the CIO in the way he or she decides in good faith would be most likely to further the purposes of the CIO; and

(b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard to:

(i) any special knowledge or experience that he or she has or holds himself or herself out as having; and,

(ii) if he or she acts as a charity trustee of the CIO during a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting during that kind of business or profession.

(2) Eligibility for trusteeship

(a) Every charity trustee must be a natural person.

(b) No individual may be appointed as a charity trustee of the CIO:

- if he or she is under the age of 16 years; or
- if he or she would automatically cease to hold office under the provisions of clause [12(1)(e)].

(c) No one is entitled to act as a charity trustee whether on appointment or on any re-appointment until he or she has expressly acknowledged, in whatever way the charity trustees decide, his or her acceptance of the office of charity trustee.

[(d) At least one of the trustees of the CIO must be 18 years of age or over. If there is no trustee aged at least 18 years, the remaining trustees may only act to call a meeting of the charity trustees or appoint a new charity trustee.]

(3) Number of charity trustees

Option 1

(a) There must be at least [three] charity trustees. If the number falls below this minimum, the remaining trustee or trustees may act only to call a meeting of the charity trustees or appoint a new charity trustee.

Option 1a

(b) The maximum number of charity trustees is [12]. The charity trustees may not appoint any charity trustee if as a result, the number of charity trustees would exceed the maximum.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The mission and vision statements of Golden Careers Foundation, herein abbreviated as GCF, are essential elements of our strategic planning process.

Our goals are inspirational and aspirational, they include hunger/ poverty reduction, a world where people are free to be themselves and everyone has a decent place to live.

Throughout the year, our achievements have been phenomenal. GCF signposts to whatever needed help- we are strongly embedded in our community. We are a conduit between local and other authorities and our community, thereby providing an unparalleled experience solving any problems within an agreed timeline.

The most immediate project we would like to deliver a crucial lifeline helping pensioners after the winter fuel allowance loss <https://www.theguardian.com/society/2024/dec/23/the-joy-went-out-of-my-life-the-pensioners-struggling-after-loss-of-winter-fuel-payment>

GCF has a strong community based focus- the Lord Lieutenant of Leicestershire and Rutland, Lord Mike Kapur, awarded us a certificate of recognition for our hard work during the pandemic.

Our BAME community were disproportionately affected by Covid 19. The elderly in our community told us of the negative effect on their mental health and continue to do so.

We began delivering a culturally specific mobile food bank, social prescribing and helping people attain pathways to health and opportunity.

The work GCF does is important because we sustain long-term impact by creating scalable programs and fostering inclusivity by making our services accessible to our diverse and underprivileged community.

GCF focused mainly on the older members of our African community. A reduced quality of life was revealed by the ongoing English Longitudinal Study of Ageing (ELSA) [NHS]. Mental health and wellbeing during the COVID-19 pandemic was worse among the over 50s [our target demographic] than has been reported to date. New research found this group showed increased depression; anxiety and loneliness during pandemic. Now, the government's decision to slash winter fuel payments means we are back to square one, with our older people skipping meals because of financial concerns

GCF shapes projects via findings from previous projects- constantly learning for future improvements. We enhance service quality through better training or program resources. We know our area and understand the target group for over four years [it's granular]. We wish to continue our much needed food bank and signposting our under-served community to talking therapies; such as cognitive behavioural therapy (CBT); counselling and other therapies; and guided self-help for their deteriorating mental health problems.

GCF volunteers encourage the development of supportive relationships, enabling individuals to build a network of peers who share similar experiences .

Our Community volunteers play an essential role in logistical support, participant onboarding, and session facilitation. Community consultation has been integral to the development of our projects, ensuring it is responsive to the needs and aspirations of target audience. Our Safe space is tailored to the unique needs of community- addressing the systemic barriers faced by our community. GCF use SMART Objectives- specific; measurable; achievable; relevant; and time-bound; we take ROI SERIOUSLY. There's chronic underfunding of mental health services for the elderly.

GCF involves the community in strategic key decision making. We have similar interests and life experiences- we understand what's needed in our communities better than anyone. They spearhead the development and delivery of our projects. Our neighbourhood, LE3 1DE, is more deprived [Multi-deprivation index]

https://assets.publishing.service.gov.uk/media/5d8e26f6ed915d5570c6cc55/loD2019_Statistical_Release.pdf

The rising cost of living; high energy bills/inflation means we need help with project running costs. The funding will make huge difference; reducing hunger and destitution -promoting integration and access to

Section D

Achievements and performance

mainstream services. Our mobile food bank boosts peoples productivity. Nutrients are like fuel for the body –our initiatives offer a holistic approach to improving health and well-being

GCF uses effective social media campaigns, tailored to resonate with our community, rolled out on platforms like Instagram, Facebook, and Twitter. Community outreach events, such as open days utilise multilingual informational sessions to provide a platform introducing programmes to the community ,ensuring inclusivity and accessibility. Participant feedback was solicited regularly to adapt activities and scheduling, ensuring the programme evolved in response to the community’s needs.

GCF Staffing and Responsibilities

We pride ourselves in having the ability to recognise a good trustee/ volunteer in the making – this has helped improve our retention rate and ensure us onboard committed and reliable volunteers, ultimately ensuring GCF can deliver an even greater impact. At its core, being a committee member is a selfless gesture. Trustees are the face of our organisation. Often they are also steering from behind the scenes. Our project Coordinators oversee all operational aspects, from recruitment and programme implementation to monitoring and evaluation. This role involves liaising with participants and partners to ensure the programme aligns with its goals.

GCF Careers ensures projects are grounded in lived experiences and community needs. This collaborative approach not only strengthens the relevance and impact but also fosters a sense of ownership, affirmation and trust among the community, setting the stage for long-term success.

Our goal is to help communities become self-sufficient and sustainable giving them power to raise themselves out of the darkness of poverty. GCF also provides life-changing outdoor adventures for young adults empowering them to know and manage their health proactively. We have a three-step approach focusing on well-being, nutrition, education, and physical activity.

We empower people and cultures toward racial healing, restoration, equity, and reconciliation

Section E

Financial review

Brief statement of the charity’s policy on reserves

The charity does not routinely maintain large reserves and utilises its income to further its main aims and objectives. Most income received monthly is adequate to cover the running expenses of the charity as well as financial support for members of the local community and beyond to alleviate poverty and suffering and to facilitate community cohesion and unity.

Details of any funds materially in deficit

No funds in material deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity’s principal sources of funds (including any fundraising).
- how expenditure has supported the key objectives of the charity.
- investment policy and objectives including any ethical investment policy adopted.

The charity’s principal sources of funds are planned and regular giving from.

Fundraising activities are also conducted such as applying expertise for grant applications or donations, sponsored walks, fun days.

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The charity is also committed to transparency regarding income and expenditure. Members are given periodic updates on financial status and are also able to request to view the information where appropriate.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity’s trustees

Signature(s)

	
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Full name(s)

Japhet Nyoni	
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Position (e.g. Secretary, Chair, etc)

Chair	
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Date

5 February 2025

GOLDEN CAREERS FOUNDATION

Income

Opening balance 01/09/2023	0
Donations	284.81
Albert Hunt Sp Grant	5,000.00
Main Grants	20,000.00
	<u>###</u>

Expenses

Food bank purchases	14,689.69
Petrol and oil	1,997.22
Telephone	49.00
Travel expenses	83.65
Stationery	1,242.43
Insurance	50.00
Motor vehicle repairs	73.00
computer expenses	28.99
Workshop Venue Hire	600.00
Repairs and maintenance	45.49
Advertising	1,300.00
computer expenses	43.24
Website development	229.60
Training	2,300.00
Bank charge	18.65
TOTAL	<u>###</u>

Net 2,533.85

Cash brought forward 31/10/2024 £2,533.85

GOLDEN CAREERS FOUNDATION
CHARITY NUMBER: 1204672

Date: 5 February 2025

PUBLIC ADDRESS:

Trustees Annual Report for the year ended 30TH September 2024

I report on the financial statements of the charity for the year ended 30th September 2024.

Respective responsibilities of Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not a requirement for this year under section 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is needed.

It is my responsibility therefore to:

- examine the accounts under section 145 of the 2011 Act.
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- To state whether matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view,' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that?
 - proper accounting records are kept in accordance with section 130 of the 2011 Act: and
 - financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or
2. To which, in my opinion, attention should be drawn to enable a proper understanding of the financial statements to be reached.

Signature of Accountant: 

Name of Accountant: Compassion Hondonga

Date: 06/02/2025

Membership number: 20259856

Regulated body: MAAT

