

**CENTRE FOR THE ADVANCEMENT OF**

**DEVELOPMENT  
AND  
HUMAN RIGHTS**

**SECOND ANNUAL REPORT**

**2021 – 2022**

# INTRODUCTION



## INTRODUCTION

Centre for the Advancement of Development and Human Rights (CAD-HR) is a modern and innovative organisation which combines theory and practice to advance its development and human rights agenda. Over the past three years our development focused projects has assisted many individuals and families within the Manor River Union (MRU) Community in the UK in overcoming the insurmountable barriers to financial inclusion and work towards financial independence. Further, our human rights advancement work through our "Enabling the Litigant in Person" project has assisted many individuals and families across England and Wales caught up in impossible legal problems, to resolve them free of charge.

In our first annual report, we outlined four ways in which we work toward achieving our goals which include the following four projects:

- Community Cohesion,
- Common Purpose,
- Community Health and Wellbeing, and
- Community Legal Services.

We stated in our first annual report that the Community Cohesion project enabled us to bring together many organisations and community groups within the MRU Community, encouraged, and supported them in working together in delivering the various services within the community. This strategy enabled us to coordinate our efforts and work in tandem so that the delivery of services are not duplicated, and that cooperation and collaboration is promoted rather than competition.

This worked very well and as a result, the Community Cohesion project graduated into our 'Common Purpose' project.

As an extension to the Community Cohesion project, the focus of the Common Purpose project was to find ways and means in which all the organisations, community groups, social enterprises, private businesses, and individual members of the MRU Community will be supported in achieving their personal and professional goals. Considerable progress was made during the currency of this project as well, as an increasing number of MRU Community members were able to successfully set up and effectively manage their charitable organisations, social enterprises, private companies, and individual members were also able to receive the required training and support to secure their dream jobs.

After series of consultations followed by a feasibility study, it was agreed by all stakeholders and majority of community members that the most effective way of supporting the MRU Community in the UK was to establish a three-tier support structure with tailored services and support systems. At the end of the feasibility study, a detailed project proposal was developed by CAD-HR and the MRU Social and Economic Community was established. Details of this community, its membership and governance structure, and the benefits that members would access will be provided in the relevant sections within this report.

## WHO WE ARE

***"Our development focused projects has assisted many individuals and families within the Manor River Union (MRU) Community in the UK to overcome the insurmountable barriers to financial inclusion and work towards financial independence"***

## MESSAGE FROM THE CHAIR



### UMU SANU BAH

Chairlady of  
Centre for the Advancement of  
Development and Human Rights

CAD-HR

It has been an extremely difficult year but one that also presented us with many opportunities.

In terms of accessing funding from the Government, Local Authorities, and grant-making Trusts, this has been an exceptionally disappointing year for us. In total we prepared and submitted nearly 300 applications and received no funding in all applications submitted.

In all cases, we passed the first and second stages of the application process but were rejected in the end. Reasons for rejecting our applications were generic and no feedback was given to us as to why we couldn't be funded. In most cases, we received praises for the structure and content of our applications and for the potential far-reaching impacts of our projects but could not be funded due to insufficient funds or other vague reasons.

Like many other flexible and resilient organisations that have survived the uncertainties and harsh conditions of operating during Covid-19, we managed to find innovative ways to fund our activities and projects.

We also had to let go all of our employees and opted to outsourcing our work to consultants as it became too expensive to keep our staff without support from the government or its agencies.

As we started operating shortly before the outbreak of Covid-19, we were unqualified for the Job Retention Scheme and our application to the Kickstart Scheme was also rejected because we only had two annual accounts submitted.

According to the DWP there was not enough financial information for them to make a decision on our suitability for the Kickstart Scheme.

With all hopes lost to access support from the government and/or its agencies, we decided to turn to the community that we have been working with in the past three years for support.

I am proud to report that the community came through for us in a way that we never expected.

We received so much support from the MRU Community and it is because of this support that we are still existing as an organisation. Without it, like many organisations that have folded up due to lack of funding, we would have considered the possibility of folding up our much needed services that many communities across the UK are heavily depending on.

As the MRU Community is our only source of funding, we have decided to focus our attention on this community. We will ensure that this community becomes our priority in terms of the projects we design and the services we deliver.



**“Like many other flexible and resilient organisations that have survived the uncertainties and harsh conditions of operating during Covid-19, we managed to find innovative ways to fund our activities and projects.”**

# STRATEGIC REPORT



## THE CONCEPT OF SOCIAL AND ECONOMIC COMMUNITY

Social and Economic Community is a concept innovated and developed by CAD-HR aimed at providing a blanket and sustainable support structure for deprived communities in developing countries as well as in the developed world.

It is a way to connect diaspora communities with their counterparts in their countries of origin and promote 'direct diaspora and direct domestic investments' as key tools.

The concept is based on the principle of social and economic justice and fairness, shared ownership, and prosperity in which wealth is generated collectively and shared equally within the community leaving no one behind.

As a modern and innovate organisation that combines theory and practice to combat poverty, deprivation, social; and economic exclusion, we therefore had to find a novel approach in strengthening the MRU Community in the UK.

In essence, the concept assumes that wealth is already within the community, but lack of community cohesion, collaboration and collective efforts makes it extremely difficult for community members to make a successful transition from deprivation to prosperity.

Therefore, bringing together the three most important ingredient of society – people, business and those who are passionate about protecting the planet and helping others (the voluntary sector), is key to harnessing the wealth that already exists within the community.

Overall, the feasibility study unearthed a high level of support from a wide range of community groups and organisations for the establishment of MRU Social and Economic Community that caters for the needs of the MRU Community in the UK.

Video and telephone interviews with all the community groups and organisations that make up the MRU Community in the UK evidenced significant support and potential involvement for the MRU Social and Economic Community's development.

It also helped commence the essential process of identifying and securing the required resources for its development phase, initial operation, and also building its membership through various marketing opportunities.

**“As a modern and innovate organisation that combines theory and practice to combat poverty, deprivation, social; and economic exclusion, we therefore had to find a novel approach in strengthening the MRU Community in the UK”**





**“The spirit of this union has brought together descendants of MRU member states living in the UK through the formation of various community groups that aim to foster close ties amongst descendants from these countries.”**

## BACKGROUND OF MRU SOCIAL AND ECONOMIC COMMUNITY

Manor River Union (MRU) Social and Economic Community is a product and project of CAD-HR that emerged from the successful delivery of CAD-HR’s Community Cohesion and Common Purpose projects.

Historically, the MRU was established as an instrument of regional corporation consisting of Sierra Leone, Liberia, Guinea, and Ivory Coast. It was founded in 1973 by Sierra Leone and Liberia. The close ties between Sierra Leone and Liberia after the conclusion of this Free Trade Agreement inspired Guinea to apply for membership and acceded to the union in 1980. In 2008, Ivory Coast was also inspired by the closeness of the relationship between Sierra Leone, Guinea, Liberia, and joined the union.

It can be seen that the MRU is a subregional and bilingual organisation with English and French as official languages of the union. The overarching aim of this union was to accelerate the economic growth, social progress, and cultural advancement of the member states by active collaboration and mutual assistance in matters of common interest in economic, social, technical, scientific, and administrative fields.

The spirit of this union has brought together descendants of MRU member states living in the UK through the formation of various community groups that aim to foster close ties amongst descendants from these countries.

The overarching aim of MRU Social and Economic Community is to strengthen the common bond between descendants from the MRU region in West Africa living in the UK and their families. This has been done by bringing the community together through our Community Cohesion and Common Purpose Projects.

Our focus now is to build on this success and enhance the common bond by establishing an institution that is owned and controlled by the community. MRU Social and Economic Community has been formally registered as a Community Interest Company with Company House and is regulated by the Community Interest Company Regulator.

It is therefore important to note that, whilst MRU Social and Economic Community is a project of CAD-HR, the institution itself is independent with its own legal personality and consequently not owned or controlled by CAD-HR. Although CAD-HR is the ‘Asset Lock Body’ as required by the Community Interest Regulator, CAD-HR itself is a member of the MRU Social and Economic Community.

However, as a project of CAD-HR, its role is supervisory and ensuring that MRU Social and Economic Community is managed in way that would enable it to achieve its goals.

# STRUCTURE OF THE MRU SOCIAL AND ECONOMIC COMMUNITY

During the feasibility study which was conducted by community development consultants engaged by CAD-HR between April and November 2021.

Stakeholders and community members indicated that a broad-based structure that takes into account the diversity of communities within the MRU Community would be an appropriate way of designing a support structure capable of addressing the varying needs of the community.

As a result of this apposite observation, the consultants recommended that the MRU Social and Economic Community be made up of the following groups or communities to reflect the diverse nature of the people from that region, their families, religion, associations, and professions:

1. Salone Community,
2. Liberian Community,
3. Guinean Community,
4. Ivorian Community,
5. MRU Social Community,
6. MRU Economic Community,
7. MRU Multi-Faith Community,
8. MRU Young Peoples' Community,
9. MRU Women's' Community,
10. MRU Arts and Cultural Community,
11. MRU Professionals Community,
12. MRU Corporation, and
13. Centre for the Advancement of Development and Human Rights

It can be seen from this broad-based structure of membership to the MRU Social and Economic Community is its key strength. It should be noted that membership of the MRU Social and Economic Community can only be achieved through at least one of the above communities.

For example, a Sierra Leonean wishing to join the community can do so through the Salone Community but if he/she identifies as an artist or a professional and wishes to remain neutral in terms of country of origin or religion, he/she may do so by accessing membership through the Arts and Cultural or Professional Community as the case may be.

Similarly, a businessperson or an entrepreneur, or a member of a charitable organisation who is a Guinean, Sierra Leonean, Liberian or Ivorian can also choose to join the Community either through their country of origin or through the social or economic community.

This flexibility of accessing membership to the MRU Social and Economic Community coupled with the wide range of options available to prospective members enhances its democratic values by ensuring that all elements of the community are equally represented with further proportional representation from the community embedded within its management structures.

At this initial stage, the governance structure of the MRU Social and Economic Community consists of the following:

1. Board of Directors,
2. Finance Committee,
3. Audit and Compliance Committee,
4. Dispute Resolution Committee,
5. Community Engagement Committee,
6. Education and Skills Training Committee,
7. Fundraising and Events Committee,
8. Health and Wellbeing Committee, and
9. Emergency Response Committee.

Each committee will have an equal representation and equal voting weight from the 13 communities listed above.

Decision of the MRU Social and Economic Community are taken at board and committee levels on the basis of a simple majority except where the issue to be decided is very important and/or sensitive and requires a special vote to be taken.

Details of the decision making process can be found in the governing document of the MRU Social and Economic Community and can be accessed through their website once published.

**MRU-SEC  
BOARD of DIRECTORS**

**CHIEF EXECUTIVE**

**MRU-SEC COMMITTEES**

**MRU  
Business Development  
and  
Support**

**MRU  
Charity Development  
and  
Support**

**MRU  
Personal and Professional Development  
and  
Support**

**MRU  
Events and Fundraising**

**MRU  
Dispute Resolution Centre**

# MRU SOCIAL AND ECONOMIC COMMUNITY SUPPORT PILLARS

Although the MRU Social and Economic Community consist of 13 communities and 9 committees, for the purposes of service delivery and effectiveness, it is divided into the following departments:

1. MRU Business Development and Support,
2. MRU Charity Development and Support,
3. MRU Personal and Professional Development and Support,
4. MRU Fundraising and Events Management Department, and
5. MRU Dispute Resolution Centre.

It should be noted that these departments as outlined above will be headed by Heads of Department who will be charged with the responsibility of delivering the following products and services to the membership in the following themes:

1. Theme I – Policy, representation, and committees,
2. Theme II – Support and advice,
3. Theme III – International trade and investment facilitation, and
4. Response to local and international emergencies.

## Theme I

A key priority of MRU Social and Economic Community is to gain recognition from the UK Government, local authorities, voluntary organisations, local enterprise partnerships, local businesses, and Chambers of Commerce including the British Chamber of Commerce and to be affiliated with other Chambers of Commerce in other parts of the world.

With the requisite capacity, resources, connectivity, and influence MRU Social and Economic Community will be able to represent and lobby on behalf of its members locally, nationally, and internationally.

MRU Social and Economic Community will provide requisite business and organisation leadership and act as the voice of individual members, voluntary organisations, and businesses within the MRU Community; promoting actions that are the priorities of its members in support of real and lasting social, economic, and business growth.

These will be carried out under the following sub-themes (i) reducing regulations, (ii) improving access to markets, and (iii) giving businesses and voluntary organisations the tool to excel.

Through the work of the Education and Skills Training Committee the MRU Social and Economic Community will direct significant investment in adult education and skills training for individual members, business owners, and leaders of voluntary organisations. It will aim to advance the interests of its membership through regular dialogues with local MPs, input into government and local authorities consultation papers, foster close engagement with government agencies including local authorities.

## Theme II

Supporting businesses of MRU Community members is high on MRU Social and Economic Community priority list. Much of the work of the Business Development and Support Unit will be focused on providing tailored support to MRU Community businesses so that they can grow, develop, and flourish. Businesses need specific and targeted support for them to achieve their growth potential and MRU Social and Economic Community will ensure that all businesses owned by members of the MRU Community receive the following support and services:

### MRU Economic Community Growth Hub

This hub will be launched in six months after the official launching of the MRU Social and Economic Community and will be its flagship business support programme. It will be funded jointly by MRU Social and Economic Community, CAD-HR, and MRU Corporation. The Growth Hub business plan will be developed by the Head of Department of the Business Development and Support Unit. It is the key element of the MRU Social and Economic Community Growth Programme that will deliver proactive, targeted support to, mainly, existing businesses and also a few start-ups which have the potential to grow exponentially.

The programme will aim to result in the provision of an integrated business support service, providing long-term sustainable job creation, productivity enhancement, business start-ups, and increased employment opportunities for local residents.

### Small Firms Enterprise and End Point Assessment

MRU Business Development and Support Unit will seek to become a Small Firms Enterprise Development Initiative Awards Approved Centre and then upgrade to an Institute of Enterprise and Entrepreneurs Academy status shortly afterwards. The Approved Centre status will allow the Unit to commercially deliver nationally recognised and approved training awards in business support activities.

As providing businesses owned by MRU Community members the opportunity to take-on apprentices and also for the younger generation to benefit from apprenticeship programmes, the Unit will seek to become an independent assessment organisation capable of delivering EPA for levels 3, 5 and 6.

### B2B Networking Activity

This programme will aim to deliver events that attract new members and encourage retention of current members, improve profit margins in relation to the time spent organising and delivering the events that are business focused and meet the needs of the MRU Community. In its first year of operation, it will launch and deliver its first prestige dinner followed by series of events that include annual summer outings, picnics, and parties. The networking programme will also deliver events for MRU Community businesses as well as launching its Community Business and Cultural Festivals and trade fairs.

## Theme III

Supporting the MRU Community's voluntary sector is also at the heart of MRU Social and Economic Community's agenda as a priority item on its list. The aim is to provide the voluntary sector with tailored support that enable them to grow and continue delivering services beneficial to the MRU Community and the wider society. We recognise that every voluntary organisation needs specific targeted support for them to achieve their growth potential. This is particularly important now than ever as the number of voluntary organisations within the BAME community that had to close down due to lack of support is increasingly growing.

### MRU Social Community Growth Hub

This hub will be designed and will operate in a similar way to the Economic Community Growth Hub, will be launched at the same time, and will be funded in the same way as the Growth Hub for the Economic Community. Its programmes will also aim to result in the provision of integrated voluntary organisational development support services. It will provide in-depth advice and guidance to voluntary organisations including support in developing project proposals, annual reports, and measuring impact.

### Networking Activities

Like the Business Development and Support Unit the networking activities within the Social Community also include prestige dinners, annual general meetings, cultural celebrations, festivals, and other networking events that would allow MRU voluntary organisations to meet and explore collaboration opportunities.

## Theme IV

Supporting individual MRU Community members is also an integral part of the establishment of the MRU Social and Economic Community and therefore sits at the heart of its activities. It is acknowledged that its human capital is the most precious resource it has. In this regard it would seek to provide a tailored and targeted support to all its members that would enable them to develop personally and professionally and realise their individual dreams. The Personal and Professional Development Unit will ensure that this aim is achieved under the following programmes:

### **MRU Career Advice and Professional Development Hub**

Presently, work to establish the MRU Community Academy has begun. CAD-HR has forged a partnership with City & Guilds to act as a centre in delivering a range of training programmes in the Health and Social Care Sector. Once the development phase of this work is complete, CAD-HR will also link up with the Institute of Leadership and Management (ILM) to roll-out certain programmes geared towards equipping members of the MRU Community who are interested in furthering their careers including those who are in management and/or managing their own businesses or organisations.

The project proposal and business plan for the MRU Community Academy has already been developed by consultants working for CAD-HR and key programmes within those plans are being implemented.

The Academy will deliver all training programmes for the three arms of the MRU Social and Economic Community i.e., the social, economic, and individual members communities. This includes the Growth Hub, Small Firms Enterprise, and End Point Assessment outlined in themes II and III above. The Academy will work in tandem with the Education and Skills Training Committee of the MRU Social and Economic Community to ensure that all programmes relating to the education and skills training of business and organisation managers, and individual members of the MRU Social and Economic Community are delivered by the MRU Community Academy.

During the feasibility study for the establishment of MRU Social and Economic Community, our biggest and most important discovery was that over 75% of members of the MRU Community in the UK struggle with basic computer literacy skills, reading, speaking, writing, and basic numeracy skills, the use of smart phones, tablets among others. We further discovered that as a result of these deficiencies community members struggle to secure jobs and/or progress within their chosen careers or fields of work.

We believe the Academy, working closely with the three arms of the MRU Social and Economic Community and the Education and Skills Training Committee will be able to address this deficiency within the MRU Community and increase the number of community members with the right skills and knowledge to further their individual goals.

### **MRU Community Centre and Community Health and Wellbeing Hub**

During the feasibility study and consultation with the MRU Community, lack of a Community Centre or a hub where members of the MRU Community could meet frequently, socialise, and engage with each other was the most popular topic between respondents and focus group discussions. Almost all participants stated that they felt Southwark, Lambeth, Lewisham, Greenwich, and Croydon is the home of the MRU Community as most members of the community reside in large concentration in these boroughs.

However, they felt that the fact that the community does not have a centre where members could meet regularly to socialise, and network makes it extremely difficult for the community to develop and prosper. After the study and before completing the feasibility study report, researchers discovered evidence of continuation of the discussions relating to the establishment of a community centre for the MRU Community on various WhatsApp platforms.

Closely related to and supplementary to the community centre in the feasibility study was also a wellbeing hub where members can engage in physical activities that would improve the health and wellbeing and help reduce social isolation and loneliness at the same time. Since the completion of the feasibility study report, CAD-HR has been working with two voluntary organisations within the MRU Community interested in managing these two programmes. In the coming years, we will consult further with the wider membership to see how best to develop and provide these services to the membership.

## Theme IV

### MRU Community Information Centre

Throughout the coronavirus pandemic and its ensuing social distancing measures implemented by the UK government to manage the spread, many communities across the UK including the MRU Community suffered severely from misinformation in various social media platforms.

There were also many members of the MRU Community with legal, social, and economic problems who needed access to authentic information to remedy their problems but couldn't, due to the unavailability of the right information platform or channels. The problem of misinformation in the MRU Community was particularly acute during the development and rolling out of the Covid-19 vaccines.

CAD-HR staff and other civil society organisations within the MRU Community spent several hours on the phone with members of the community answering questions ranging from accessing Universal Credit services, immigration issues including no recourse to public funds, accessing government funds and grants for businesses and the voluntary sector and many other issues.

In light of this and response from participants of the feasibility study and consultations, we considered that a one-stop information centre physically and online providing accurate and authentic information to community members in different languages within the languages spoken in the community would go a long way in addressing the issue of misinformation.

### MRU Mutual Credit Union

The feasibility study also highlighted that most MRU Community members are financially excluded. The study concluded that this was due to poor credit ratings, poor financial knowledge, and management skills, and sometimes due to discrimination that members face in mainstream financial services.

The study revealed that it is extremely difficult and sometimes impossible for members of the MRU Community to access affordable loans for home improvements, studying a course at University (as most of them do not also qualify for student finance due to their immigration status and the no recourse to public funds), buy a new home, start a business, buy a car, or invest in a very important project.

Studies by other civil society organisations also revealed that 4 in 5 members of the Black African community have been denied a loan by mainstream banks and financial institutions. Further, during the feasibility study, participants were asked whether joining existing credit unions across London would remedy the financial exclusion experienced by the MRU Community.

96% responded that they would prefer a credit union owned and controlled by the MRU Community as cultural and language barriers and discrimination experienced by many members of the MRU Community has had a serious adverse effect on members confidence and self-esteem.

Further to these initial discussions a credit union project development consultant was employed by CAD-HR to conduct a feasibility study on the viability of a credit union for the MRU Community. It was reported that a credit union for the MRU Community is indeed viable and would benefit the MRU Community immensely both in terms of financial inclusion, stability and security, economic development, and in terms of cohesion amongst members of the MRU Community.

A detailed feasibility report, a project proposal, and a business plan have been produced by CAD-HR funded by MRU Corporation for the establishment of MRU Mutual Credit Union. However, further discussions with incoming stakeholders and new members will be held before looking at what should be done next in terms of establishing the credit union.

## Theme IV

### MRU Community Law Centre

Access to legal services is a constant challenge for members of the MRU Community in the UK. During the feasibility study we discovered 9 in 10 members of the MRU Community have had legal problems and could not access the right legal advice and could not afford to pay specialised lawyers.

In 2019 and 2020, CAD-HR ran a free legal service pilot programme for members of the MRU Community in Immigration, Family disputes, Employment, and Administrative law areas.

The scheme recruited volunteer legal practitioners that speaks Krio, Fullah, Madingo, and French and allowed clients to express themselves in the language they were comfortable with.

The results were incredibly great, and the clients felt more relaxed and could describe or explain their problems far better than they would have done in English – which is not their first or even second language.

The result of this pilot project and further feasibility studies carried out regarding the establishment of a Law or Legal Service Centre for the MRU Community has been developed to a full-blown project proposal and business plan.

The aim of the Law Centre is to provide a one-stop-shop legal service for the entire MRU Community in the UK.

However, although the priority and focus of the Law Centre is to support the MRU Community which is defined as Sierra Leoneans, Guineans, Liberians, and Ivorians living in the UK, it has been agreed by community members and stakeholders that the services will not be limited to these communities only.

We have identified circumstances where it would be impossible to limit the services to these communities alone. However, we are cautious of expanding the scope of the services too widely as this relates directly to access to funding and resources to deliver quality legal services.

The Law Centre has been registered as a Community Interest Company Limited by Guarantee under the name MRU Community Law Centre. It will be governed by key representatives and stakeholders of the MRU Community in the UK which consist of leaders of representatives from the four communities of the countries listed above.

These representatives will make up the Board of Directors and the various committees responsible for the governance and management of the Law Centre. Below the Board is the Chief Executive of the Law Centre, Heads of Departments, Managers, the legal practitioners, and employed staff responsible for the smooth running of the Law Centre.

Due to the high number of community members currently accessing free legal services provided by CAD-HR Legal Service Department (this department will close once the Law Centre is fully functional), we anticipate that the team of lawyers currently providing legal services will not be enough to serve the entire community.

However, we also acknowledge that we will not have the funds and resources required to employ additional lawyers to meet the increasing demand of the centre's services.

Moreover, our recent experience working with the MRU Community revealed to us that community members are not just based in London where the headquarter of the Law Centre will be based. In fact, they are spread across the towns and cities all over the UK. This would make it difficult to serve the community.

However, after consulting with key stakeholders of the MRU Community, we have agreed to look at innovative ways of delivering the services of the Law Centre effectively regardless of where members are based in the UK. A small team of consultants have been put together by CAD-HR to come up with a comprehensive plan of how this issue could be resolved.

## Theme IV

### MRU Community Law Centre

Although this team has just begun working on their task, popular suggestions of the best way forward include creating a platform for legal professionals similar to Flex Legal where qualified lawyers will be required to create an account, upload their profiles and areas of specialisation so that when needed the managers of the Law Centre would be able to outsource some of the work, they are unable to take. As state above, work in this area has just begun at the time of writing and further details of how this will play out will be covered in our third annual report.

As the services of the Law Centre will be free to all members of the MRU Community, this also means that the Law or Legal Services Centre itself will not be generating any income on its own. Also, as it would be unreasonable to rely on grant funding to run the Centre, it has been agreed that CAD-HR, MRU Social and Economic Community, and MRU Corporation will be the main funders of the Law Centre.

Already, CAD-HR has set up a fundraising platform with Enthuse to raise funds to finance the development and operational phases of the Law Centre's project. A segregated account has also been created to hold all funds generated for the purposes of establishing and running the Law Centre.

Further fundraising activities arrangements with local partners in Spring, Summer, and Autumn is ongoing to maximise the funding stream for the Law Centre.

Another team on sustainable funding is working on a sustainable funding strategy for the Law Centre. Details of that strategy will also be considered in the third annual report.

As the services of the Law Centre will be free to all members of the MRU Community, this also means that the Law or Legal Services Centre itself will not be generating any income on its own.

Also, as it would be unreasonable to rely on grant funding to run the Centre, it has been agreed that CAD-HR, MRU Social and Economic Community, and MRU Corporation will be the main funders of the Law Centre.

Already, CAD-HR has set up a fundraising platform with Enthuse to raise funds to finance the development and operational phases of the Law Centre's project.

A segregated account has also been created to hold all funds generated for the purposes of establishing and running the Law Centre. Further fundraising activities arrangements with local partners in Spring, Summer, and Autumn is ongoing to maximise the funding stream for the Law Centre.

Another team on sustainable funding is working on a sustainable funding strategy for the Law Centre. Details of that strategy will also be considered in the third annual report.



# IMPACT REPORT



## IMPACT AT A GLANCE

# 4,778

**Benefitted from our free legal services including advice and representations**

# 5,989

**Benefitted from our Community Development Projects including business and organisation set-up and ongoing management and administrative support**

## HOW OUR PROJECTS BENEFITTED OUR BENEFICIARIES

Benefits of membership to the MRU Social and Economic Community are as follows:

Individual members will have access to a credit union, free legal services, a community centre, a community gym, adult learning and development programmes, career advice and professional development support, access to one-stop- information and support centre, scholarships, and other tailored support services.

The MRU Economic Community will have access to a chamber of commerce equivalent services, professional services including legal, accounting, HR etc., co-working space, tailored business support activities such as trade fairs, business events and networking activities, business development training programmes, trade facilitation portal, commodities trading platform, logistics services, business start-up, development, and growth fund, and the opportunity to compete for and receive awards.

The MRU Social Community will have access to VCSE tailored support products and services, professional services as above, co-working space, tailored organisational support activities similar to the economic community, events and networking activities, development and training programmes, project funding, emergency relief fund, and the opportunity to compete for and receive awards.

### HOW YOUR MONEY WAS SPENT

Of the £672,439 we receive we spent £467,388 in 2021 on legal service provision and work done in establishing MRU Social and Economic Community in the following manner:

34.5% being £230,350 was spent on Community Legal Service provision.

24% being £157,610 was spent on the development phase of MRU Social and Economic Community.

7% being £47,649 was spent on Leadership Investment. 4.5% being £31,779 was spent on fundraising activities.

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 investment in 2021 was 7%. We have committed to maintain this and to ensure that no more than 10.5% is spent in 2022. We plan to achieve this through technological efficiencies.

We incurred support and governance costs of £110,484 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 4.5% of total spending.

### HOW WE RAISED MONEY

#### Income

Our work is supported exclusively by charitable donations, fund raising activities, and in-kind contributions made by the Trustees and members of the communities we serve.

In 2019 – 2020, we generated total voluntary income of £544,125. Total expenditure was £489,950. We had net outgoing resources in 2019 – 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.

In 2020 – 2021, we generated total voluntary income of £672,439. Total expenditure was £467,388. We had outgoing resources in 2020 – 2021 of £467,388.

The main source of our income was in-kind contributions from the Trustees and members of the community we serve, comprising the overall income received in 2021 (£672,439).

This ranges from the hours of work put in by legal professionals to help resolve legal issues to other work undertaken by development consultants for the benefit of the community.

## 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 2021 will be used to fund our community development and human rights advancement projects.

The establishment of MRU Community Law Centre will help more community members access free legal services quickly and resolve their issues as soon as possible.

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 our fundraising revenue stream to increase in 2022 as supporters have seen the impact of our work on the lives and livelihood of community members and our innovative approaches to improving the financial and social stability and security of the MRU Community.

We have changed the way we recruit and employ staff so as to remain viable and effective. We have moved away from recruiting permanent staff to engaging professionals working with us on consultancy basis. This has enabled us to save a lot of funds and allow us to pay only for the services we need to pay for.

As a result, our efficiency rate has increased significantly in 2020 – 2021. Using modern means of fundraising such as the Enthuse Fundraising Platform which allow over 100 individuals and groups to raise funds for us using a single platform, has enabled us to generate funds in an effective, efficient, and compassionate manner without the needs to spend significant amount of money. We have therefore significantly reduce the amount of money spent in online fundraising.

However, organising physical fundraising events remains an area that require significant amount of money to be spent. As our visibility continue to increase within the MRU Community, opportunities to harness this and translate it into funding stream increase significantly. We intend to invest considerable amounts of money in 2022 in organising events such as cultural festivals, awards, prestige dinners, and other events that would bring us the income we need to continue implementing our projects.



# HOW WE OPERATE



## OUR PEOPLE

We seek to maximise the potential of all workers associated with CAD-HR and cultivate high levels of staff engagement. We do this through:

### **Employee engagement surveys**

Our staff and associates participate in quarterly staff engagement survey, giving helpful feedback on what it is like to work at and with CAD-HR. During 2021, over 93% of participating staff said that our mission inspire and empower them. In addition, staff and associates meet regularly to discuss ideas and provide feedback.

### **Safeguarding**

We expect all staff and associates, 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 prospective staff and associates, existing staff and associates and volunteers equal opportunities to succeed. We engage 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 staff and associates to develop within CAD-HR to match their circumstances and aspirations wherever possible.

### **Employees' remuneration**

The Board of Trustees 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 2021, the key management personnel comprised the Executive Directors, MRU Social and Economic Community Development Co-ordinator, MRU Community Law Centre Co-ordinator, Project and Community Engagement Officer, and Events and Fundraising Manager.

The Executive Director and the key management personnel agree the salaries of all other staff and associates. We set and review salaries based on a combination of benchmarking, seniority of the role, experience, and CAD-HR's overall budget. For 2021, we also took into account the personal circumstances of the staff or associate. We review salaries in April each year, with any changes effective from the following month.

### **Use of volunteers**

Volunteers are a valued resource in our work. In 2021, we had over 50 people volunteering for us from time to time. These include experienced legal practitioners and other professionals.

Volunteers have been involved in four areas: contributing professional services, business, and administrative support, organising fundraising events, and designing projects.

In 2021, nearly 40 professionals with the legal service sector, finance, human resources, and management contributed their time and professional services on a pro bono or reduced cost basis. The value of their services given in kind amounted to £387,960.

During the year, we have had 37 experienced legal practitioners each contributing 16 hours a week for 52 weeks. Additionally, CAD-HR also benefited from 14 experienced development practitioners. Volunteers are supported and trained in their roles by employees and given assistance where required. Additionally, experienced professional volunteers were also used as consultants to provide legal and technical services that would have been outsourced to various firms.

We have supporters across the UK 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.

## HOW WE MANAGE OUR FUNDS AND RESOURCES

### Principal risks and uncertainties

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 on improving the current risk management strategy. This include the improvement of the strategic risk register developed in 2021 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 operational risk register. These risks are overseen by the relevant staff members and the Treasurer. The next stage of our improvement is to improve the risk appetite section of our risk policy and to enhance the assurance framework to ensure that internal controls are working properly which is overseen by the Treasurer who provides 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 Covid-19, Brexit, and other 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 and an increased focus on building and strengthening the MRU Community and strengthening our partnership with -

MRU Corporation and working with the civil society organisations within the MRU Community to increase and expand on our fundraising activities. The Board of Trustees are also working on identifying innovative sources of funding that would give the charity financial security and stability.

Further, we have significantly reduced the amount of funds spent on running costs and working on developing sustainable funding streams through our partnership with MRU Corporation.

### 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 organisations. 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, Data Breach, and IT policies which staff and associates are regularly reminded of, and all staff and associates receive 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 improving the assurance process to ensure compliance with policies, a planned upgrade to SharePoint that enable the whole network to be 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

In our first two years of operation, our community development and human rights advancement projects were geared towards working to empower and strengthen communities from Black, Asian, and Minority Ethnic (BAME) groups through business development, entrepreneurial schemes, and free legal services. We discovered that it is always challenging for CAD-HR to demonstrate impact due to the size of the beneficiary community that we chose to work with. This resulted in key funders withdrawing from supporting us, because they felt that our projects were not having the level of impact that they were expecting. This significantly decreased our income stream from grant making charities and government agencies and tended to increase our risk of financial instability.

This risk was mitigated by redefining our beneficiary community and narrowing the scope of the number of beneficiaries we were targeting.

## HOW WE MANAGE OUR FUNDS AND RESOURCES

We resulted in creating the MRU Community in the UK consisting of individuals, businesses, and organisations from the Manor River Union states in West Africa which includes Sierra Leone, Guinea, Liberia, and Ivory Coast. Having narrowed our focus, we were able to obtain information from the Office of National Statistics (ONS) which revealed to us that the population of this community in the UK is currently around 65,000.

With this information, we can undertake further studies to deepen our understanding of the needs of this community so as to better serve them. We will work with innovative institutions like ipsoMORI to learn more about this community. It is now easier for us to measure our impact, collect evidence, and conduct further research on any issues we intend to address.

### Reputational

Media or other organisations publish high critical, slanderous and/or inflammatory opinions on the work of charitable organisations. 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, the Board of Trustees, and key stakeholders of the MRU Community for the duration of our operations. We will strengthen our community engagement and make it easier for beneficiaries and stakeholders to be able to express their views about our operations freely.

We will continue to maintain and further strengthen our relationship with the community that we work with and organise regular townhall meetings to allow members of the public to engage with us constructively.

### 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 organisations' strategy and its key elements such as budgetary review, cash resources, and cash flows 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 staff and associates at all levels, and with staff and associates engagement 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 staff, associates, 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.

### 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.

### Safeguarding

The risk that people who encounter CAD-HR are not protected from harm.

This risk is being mitigated by ensuring CAD-HR has safeguarding policy and training rolled out for staff, associates, 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.

## HOW WE MANAGE OUR FUNDS AND RESOURCES

Trustees review systems and procedures for risk management throughout the year.

### 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.

### 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 registered 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 staff, associates, and consultants carry out fundraising activities for the charity. In 2018, 2019, 2020, and 2021, 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.

In 2021, we received one complaint from Virgin Money Giving relating to £25,800 donations made to us online through their platform. Virgin Money Giving operates a policy in which donations are held for 15 days before transferring the funds into the account of the beneficiary charity. In this case, that money was transferred into our charity's account after 21 days.

After a month, we received an email from Virgin Money Giving to return the money to them as they were not sure whether the money was meant for us. We refused to return the money on the basis that we did not see any wrong or suspicious with the donations.

We complied with all the requirements for setting up a fundraising platform with them. The matter has been referred to the Charity Commission and its being dealt with at the time of writing.

We have learned from this incident and have put in place procedures that would ensure that a similar incident of this nature does not occur. We have since deactivated our account with Virgin Money Giving and are now working with Enthuse which has far better security checks systems in place.

## 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 requirement 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 process, 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.

## HOW WE ARE GOVERNED

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 staff and associates 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 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 annually 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

### 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 2021 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 reduced our full-time employed staff numbers in 2021 and focused instead on engaging consultants or outsourcing some of our work, our expenditure budget for 2021 financial year anticipated growth, but the ongoing 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 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.

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. 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 ongoing impact of Covid-19 and its ensuing interruptions on fundraising activities meant we had to find new and innovative ways of adapting, not only for survival but for progress and expansion as well. We are moving away from spending thousands of hours preparing funding applications to working with the communities that we support to jointly organise fundraising activities.

We have established partnerships with over 30 organisations within the MRU Community and have agreed to co-organise at least 4 major fundraising activities across the year. We intend to organise at least one fundraising activity in each of the four seasons.

We believe this would maximise our income stream and make us less reliant on grant funding and asking people to donate. This approach also has the benefit of not only bringing us the income stream that we need to continue delivering the much needed services to the communities that we work with, but also strengthen our common bond and partnerships.

In 2022 and 2023, our main focus is on establishing and strengthening the MRU Community Law Centre. This Law Centre will be owned and managed by the MRU Community and its services are dedicated to the MRU Community mainly but not exclusively.

A fundraising page to complete the development phase including finalising regulatory aspects of the Law Centre has been set up with our fundraising partner Enthuse. The campaign is ongoing, and the community has responded very actively to the campaign.

As part of our innovative ways of serving the communities that we work with and to enhance and maximise our income stream, we are also developing a 'Community App' capable of bringing the entire MRU Community in the UK on a single platform.

By doing this, we will be able to reach the community easily and create networking opportunities for the voluntary sector, businesses, and individual members of the MRU Community.

The Community App has being commissioned and its development in underway. We expect to launch it around July or August 2022. This App has the potential of transforming the way we deliver our services and interact with out beneficiary community.

We will continue searching for modern and innovative ways to continue delivering our services effectively and efficiently.



### **Our leadership team**

#### **Trustees**

Umu Sanu Bah (Chair)  
Hawa Barrie  
Askia Warne

#### **Executive Director**

Askia Warne

#### **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

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



Centre for the Advancement of  
Development and Human  
Rights

CAD-HR

Web: [www.cad-hr.org](http://www.cad-hr.org)

Email: [info@cad-hr.org](mailto:info@cad-hr.org)

Tel: 020 3701 9746

Mobile: 075 3541 2539