

**Centre for the Advancement of Development and Human Rights**

**CAD-HR**

**THIRD ANNUAL IMPACT  
REPORT  
AND  
FINANCIAL STATEMENTS 2021 -  
2022**

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# **SECTION I**

## **INTRODUCTION**

### **Message from the Chair**



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 four years our community development focused projects has assisted many individuals and families from deprived backgrounds across the UK and within the Manor River Union (MRU) Community in the UK in overcoming the insurmountable barriers to financial inclusion and work towards financial independence and social inclusion. Further, our human rights advancement work through our “Unfettered Access to Justice and Enabling the Litigant in Person” projects has developed and graduated into the MRU Community Law Centre. This Law Centre 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 their respective communities. 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 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 are now accessing was considered in greater details in our Second Annual Report (2020-2021).

This year (2022), I am delighted to report that after laying the foundations for the establishment of a strong, resilient, sustainable, and vibrant MRU Social and Economic Community in the past three years, in our fourth year we continued building the structures and institutions that will ensure that this community continue to grow and expand and make the deep and wider positive impacts that it was designed to make. Our Second Annual Report gave detailed background information about what the "Social and Economic Community" concept is about and how we intend to develop and utilise this concept to build and strong, resilient, sustainable, and vibrant MRU Community in the UK and link it up with similar communities that we are also building in the Manor River Union region in West Africa.

Our focus in 2022 was to establish and develop a Law Centre for the MRU Community that would act as a one-stop-shop for all the legal problems and challenges faced by members of the MRU Community. While we were faced with enormous challenges in setting this Law Centre up and continue delivering the much needed legal services to the MRU and wider communities that we work with, I am very happy to report that we were also able to make considerable progress in achieving this aim. However, work on its further development and links with other projects that we are working on this year are ongoing and the deeper and wider impacts of the free legal services we provide continues.

In 2023, we intend to take our work several steps further and details of these steps will be presented in the report below.

**Askia Warne**  
**Chair**  
**CAD-HR**

## **SECTION II**

### **STRATEGIC REPORT**

#### **MRU SOCIAL COMMUNITY**

The MRU Social Community consist of all voluntary organisations operating within the MRU Community in the UK. In our second annual report, we indicated that supporting the voluntary sector is at the heart of our agenda and at the top of our priority list. We also stated that our aim was to provide organisations within the voluntary sector with tailored support that enable them to grow and continue delivering the much needed services that continue to make deeper and wider impact on the health, social, and economic wellbeing of our beneficiaries. In achieving this aim, in 2022, we focused our attention on the establishment and continuous development of the MRU Community Law Centre but also continued working with our partner charities to build a stronger and more interconnected MRU Community.

As a result of the tremendous progress, we have made in developing the MRU Social Community, we have been able to establish strong partnerships with sister organisations that are delivering very important projects in the health and social care sector, in the entertainment sector, and in the cultural promotion sector. These partnerships and networks have begun sowing the seeds of not only a strong and connected community, but also innovative collaborative partnerships between the voluntary sector and the business sector. In the medium and long-term, the hope is that the interlink between the voluntary and business sectors will address the major problems affecting the voluntary organisations within the partnerships we are establishing, including funding. We foresee the creation of mutual beneficial partnerships between the voluntary and business sectors where all parties including the beneficiaries and bystanders will all win.

We will continue to nurture and develop this innovative link between the voluntary and business sectors over the coming years through continuous engagement and working collaboratively in projects capable of strengthening the relationships between these two major sectors.

#### **MRU Community Law Centre**

In our second annual report, we stated that access to legal services has been a constant challenge for many deprived communities in the UK and that our feasibility study for establishing a Law Centre for the MRU Community revealed to us that 9 in 10 MRU Community members have had legal issues that could not be resolved due to lack of access to quality legal services. We are happy to report here that this figure has now changed to 8 in 10 and the number of people that have accessed our free legal services increased by 10% from 4,778 in our 202-2021 reporting year.

While we are still struggling to find and afford to pay for a suitable place for the Law Centre, we managed to move most of our services online and on the phone while reserving physical contact or face-to-face meetings to the cases that needed it most. This strategy has worked very well and reduced the cost of providing legal service significantly. We intend to continue developing this strategy and we have started recruiting and training lawyers from within the community targeting new graduates from law schools based in various cities across the UK. The aim is to build a team of lawyers specialised in various areas of practice in each city across the UK.

Through our collaborative and innovative way of working with our partner organisations, we have also managed to make the Law Centre one of the four departments in the MRU Community Health and Wellbeing Hub. We believe this move will enhance its effectiveness and enable it to work effectively with other organisations in providing a rounded support for our service users. In our experience, we have discovered that the problems of our service users are multiple and interconnected and that unless we engage multiple organisations specialised in different areas we will be unable to fully support or provide a well-rounded service to a service user who for example is suffering from mental health because he/she has been evicted from their house as a result of a new no recourse to public fund condition attached to their immigration status, and as a result of them losing their job, they are unable to apply to renew their visa, and therefore moved in with someone who then becomes their abuser etc.

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

The birth of this project was inspired by five organisations that we worked with and discovered that each organisation is delivering services in a different field within the health and social care sector. For example, one of them work with women who have suffered violent sexual abuses or going through an abusive relationship, another focuses on mental health within the Black community in Southeast London, the third one work with lonely and socially isolated people within the Black community in Southeast London, the fourth one raise awareness about prostate and breast cancer and provide support to people living with long-term illness, and the fifth one promote physical activity as their way of helping people lose weight and live a healthy life.

Through our engagement with these organisations, we discovered that each one of them needed a space, equipment, and resources to deliver their respective services and our calculation as to how much money they will need to effectively provide these services revealed that, each organisation will need at least £185,000 to effectively provide the services to their beneficiaries. After this discovery, we organised a meeting with the leaders of these five organisations and suggested that sharing a space, equipment, and a back office would significantly reduce the delivery costs of their respective projects. The idea was appealing to them, and we continued developing the idea as our discussions progressed.

Currently, we have submitted a project proposal with the National Lottery Community Fund to see whether this is the kind of projects that they fund and are waiting for a decision as to whether our funding application is successful. Whilst waiting on the outcome of this application, we have also been looking at other ways in which we will be able to implement this project as its benefits to society including reducing the pressure on the NHS, local authorities, contributing to rebuilding the local and wider economy is enormous. Below, we will also provide background profiles of the participating organisations in this project and the concept as it is submitted to the National Lottery Community Fund.

### **MRU Community Arts and Cultural Entertainment Project**

After the lifting up of all social distancing measures that were in place to tackle the spread of Covid-19, we decided to organise a fundraising event in July 2022 to raise funds for the MRU Community Law Centre. As this was our first time to organise such an event and therefore not experienced in organising fundraising events, we reached out to several organisations in the MRU Community to see whether we could collaborate in organising one event and share the proceeds among us. This was impossible as most of the organisations we approached

were either reluctant to collaborate in fundraising event or had their own plans that they did not want to destabilise. Reluctantly, we decided to press ahead with caution and secured a space at Lucas Gardens in Camberwell, London for 23 July 2022.

However, while the event was highly unsuccessful as there were over 12 other similar events taking place within the community on the same day, the lessons we learned from this failure helped us develop a project that will not only assist us in effectively organising fundraising events and generating the steady and sustainable income we need to continue delivering our services to the community, but will also benefit all voluntary organisations and businesses within and beyond the MRU Community.

One of the local Artists in the MRU Community who assisted greatly in organising the event and goes by his stage name, Fullah Bee, invited several of his musician friends who performed at the event. After the event, Fullah Bee and two of his friends, King Hamid, and DJ King approached us to assist them in setting up a business that promote festivals and similar events in the UK within the MRU Community. They suggested that the name we used for our event, "Sierra-Guinea Festival" is very catchy, and they would like to use the name and continue organising the event until it is successful and are willing to cover all the costs associated with organising it. We agreed and continued with our discussion and planning on the model and the legal structure of their business. While these discussions were ongoing, Fullah Bee linked up with a very popular and successful ShowBiz promoter based in Belgium but covers the entire European Union, called Amlo.

Amlo is an agent for almost all the artists and musicians from Guinea performing on shows and events across the EU. We invited him to London and had further discussions about our proposed partnership. Amlo indicated that he was very happy for the opportunity as the UK is a market that he has been looking very closely and have been searching for an organisation to partner with and that he is interested in the project. He offered to help save us costs by covering all costs associated with importing artists and musicians from Guinea-Conakry to Europe and that we will only cover the costs from a given EU country into the UK and back.

Following our discussions, we have developed a concept for the launching of the Sierra-Guinea Festival to be organised once year in the UK in summer and to be rotated yearly across major cities in the UK. Also included in the concept is a Sierra-Guinea Musical Concert at least once a year and at least four other shows in designated times of the year. This project is still developing as we are planning to link up with promoters in Sierra Leone and the owner of 7<sup>th</sup> Century Music platform to enable our local artists to sell their songs and keep most of the money they receive. The partnership agreement has also been drafted and we are currently reviewing it before the first batch of musicians are imported from Guinea and Sierra Leone.

### **MRU Community Multicultural Hub**

The concept of a multicultural community hub was inspired by the Health and Wellbeing Hub project and therefore very similar. Among the voluntary organisations that we provide support to, there are many organisations that have as their main objective the advancement or promotion of culture in their respective organisations. The MRU Community in addition to the different countries of origin identities inherent in the community, the community also consist of many major tribes or ethnic communities such as the Fullah, Mandingo, Temne, Mende etc.

Like the organisations in the Health and Wellbeing Hub, these tribal organisations also want to embark on establishing cultural centre where their native languages can be taught to their children born in the UK. While some of these organisations already have their own writing

systems and are working on establishing cultural centres where they can effectively teach their languages to their children and other people interested in learning their languages, other organisations are yet to develop their own writing systems. Some of these have language manual developed by NGO workers in their native countries, but others do not even know where to start. Like the participating organisations in the Health and Wellbeing Hub project, each of these tribal organisations also want to establish their own cultural centre which will cost a lot more than what was calculated for the health sector voluntary organisations.

Talks and consultations with leaders of these tribal organisation has begun and progress have been made. We will continue working with the leaders of these tribal organisations to design the MRU Community Multicultural Centre project in due course. We hope that, by our next annual report we will have a lot more to write about this and other interesting projects that are on the pipeline. Below, we provide a brief overview of the participating organisations and other projects that we have worked on collaboratively:

### **Count Down Community Health and Wellbeing Network (Count Down)**

Count Down Community Health and Wellbeing Network started working as a community group few months before the outbreak of Covid-19. It was the second community group we collaborated with and discovered them during our implementation of a Transport for London Grant given to us by Walking and Cycling Grant London (WCGL). The aim of the grant was to promote physical activity, reduce commuting, and increase walking. During our first monthly meeting, we met with the leaders of Count Down who were very keen in promoting physical health and wellbeing by organising series of running and jogging sessions at Burgess Park in Camberwell.

The group was and is still headed by highly trained and experienced personal trainers and community leaders. We soon discovered that, the leaders of the group had a much wider network than we had, and we approached their leaders and proposed a collaboration in the delivery of the project. We negotiated the terms and agreed and informed our funders who gave us the approval to go ahead. The project was a three years project which ended in November 2022. Over the three years that we have worked together in the WCGL project, we have developed a very strong working relationship with the group, and we agreed that they should continue delivering the physical health and wellbeing sessions while we provide them with the management and administrative support.

Part of our agreement was also to assist them to register their group as a registered charity with the Charity Commission. In fulfilling this aim, we worked together to develop their project proposal and submitted an application on their behalf to the Charity Commission in September just after their 4<sup>th</sup> Annual Mini Marathon organised at Burgess Park on 04/09/2022. Count Down runs two physical exercise sessions at Burgess Park on Wednesdays and Saturdays. During the peak period of Covid-19, their physical exercise sessions assisted many community members to recover from loneliness and social isolation, and obesity and overweight. As a result, fighting obesity and overweight has been the focal point of the group which is working tirelessly to ensuring that at least every participant lose 2.5kg per year.

### **Family United**

Family United is one of the largest community organisations within the MRU Community in terms of membership with over 1,000 active members. It draws its membership from various West African communities across Southeast London. During the peak periods of Covid-19, it was very visible and instrumental in delivering food and essential household items to the most



vulnerable members of our communities. It received funding from The National Lottery Community Fund during the peak period of Covid-19 to deliver essential food and household items to vulnerable members of society. During the delivery of this project, Family United worked mainly with socially isolated and lonely people and have continued supporting this group of beneficiaries up to this moment. According to the current Director of Family United, its work in supporting socially isolated and lonely people is ongoing and this is where it is focusing all its resources now.

We only began working with Family United in January 2021 when there was a change of leadership. The new leader approached us and proposed to work with us collaboratively in the work we all do for the community. As a result, we designed their 'Age With Dignity' project proposal which is currently being implemented. The focus of the Age With Dignity project is to target those vulnerable community members who are socially isolated or lonely but also cannot access the mainstream support services available within their localities due to religious, cultural, and other barriers. It draws hugely from its membership who consist to a very large and experienced individuals working in the health and social care sector, including nurses, midwives, healthcare assistance, social workers, and doctors.

### **ICE Health and Wellbeing Foundation**

ICE Health and Wellbeing Foundation (The HealthShow) is a community group founded to raise awareness about breast cancer and prostate cancer. The initial aim was to inform the Black community in Southeast London that the risk for them to develop cancer is very high based on their food and lifestyle. The founder, Isata Sisay, is a well-trained and highly experienced medical professional working as a Deputy Head of Service for Community Specialist Palliative Care at the Royal Trinity Hospice in Clapham Common North Side.

In terms of her experience in caring for people with long-term illness, Isatta has gained considerable experience in specialised therapy, enhancing the comfort of her patients, providing advice on the promotion of health and the prevention of illness. She has also provided specialist consultancy advisory service and support to healthcare professionals and service users including, clinical assessment, symptom management, psychological support for all palliative care patients in their home environment. She has also been involved in teaching and providing mentorship in symptom management and end of life care including equipment support. Isatta also gained extensive experience in intravenous therapy including chemotherapy, biotherapy, immunotherapy, intrathecal therapy, phlebotomy, female urinary catheterisation, bladder lavage and irrigation, spinal tap, abdominal paracentesis, bone marrow aspiration, and chest and drain removal.

In addition to the work, she does at the Royal Trinity, she is also a community asset and one of the strongest community leaders we have worked with. During the peak period of Covid-19 she used her home as a food and essential items collection and processing centre and made it very easy for volunteers to collect and distribute supplies to those who needed it most. She is also the host of the HealthShow, a social media talk show that she jointly runs every Thursday evening with Sierra Gem Media and Wellbeing at their Studio in Southwark.

In terms of our work with the ICE Foundation, we have not done any collaborative work with Ms Sisay and her group as they seemed very capable of running their organisation. However, during the peak period of Covid-19, we made a donation of £1,000 to her group to assist with the food and essential items distribution. It was only recently and during the launching of Women's Health Advocacy Network (WHAN's) launching event in which she was the MC and one of our member was a speaker in the event that we were able to connect with the ICE



Foundation. Since that encounter, we have maintained contact with this group, and we are now working together to assist them in registering their organisation with the Charity Commission. We have just completed preparing their project proposal for the application and have submitted an application to register ICE Health and Wellbeing Foundation as a registered charity with the Charity Commission.

#### **Women 4 Women Empowerment Organisation**

Women4Women is relatively new as it was registered in April 2022 and led by Rugiatu Kanu who preferred to be called 'Sister Rugie'. Sister Rugie was referred to us by one of our strongest supporters in the community, Sister Tina Bangura who is also a founder but due to the nature of the activities of her organisation is not part of the Health and Wellbeing Hub project. Sister Rugie has a very strong team of competent staff who understands her organisation and what they need to do to help her achieve her goal. The team prepared the project proposal which we used to register Women4Women with the Charity Commission. Sister Rugie is a natural leader and an advocate and is very passionate about what she does, and she has a very large and wide viewership on her social media platform where she does her advocacy work regularly. She has so much positive energy that, most of us rely on her energy for motivation when things get difficult. It has been a pleasure working with her and we are confident that she will play an integral role in making this project a success.

The Work of Women4Women in the UK focuses on three key areas, (i) supporting people with mental health issues within the Black community in Southeast London, (ii) challenging school exclusions through advocacy and awareness raising, and (iii) supporting struggling families cope with cost of living. However, for the purposes of the Health and Wellbeing Hub project, the focus was more on the mental health than the school exclusions. For its mental health program, Women4Women has forged ties with Irie Mind, a Black-led mental health organisation based in Hackney in East London working mainly with the Caribbean Community, and Minds (the largest organisation in the UK supporting people with mental health issues). Preparation including staff and volunteer training is ongoing and we are expecting the organisation to start delivering its services soon.

#### **Women's Health Advocacy Network (WHAN)**

The founder of WHAN, Ms Adama Bah met with our Director, Askia, at a wedding of one of our volunteers at the Law Centre, Fatu Bah. She also happened to be a childhood friend of Askia. During this encounter, Adama approached Askia and asked whether it is possible for CAD-HR to support WHAN in the work it is planning to implement to which Askia responded in the affirmative.

WHAN's work focuses mainly in three areas, (i) sexual violence and trauma, (ii) domestic violence, (iii) forced marriage, and (iv) modern slavery. The organisation was founded on the basis of personal experiences of the founder from which she was supported by numerous organisations in the UK to recover. Part of her recovery process was to engage in work that would help her overcome the challenges she has been through. According to the founder in her own words,

***"When I think of what they did to me all those years, I get angrier and upset and this in turn affects my recovery process. As I was not getting anywhere by going through this process all over again and in circles, I decided to look at the positive side. I always wanted to revenge and make them pay for what they did to me, but then I found a better way of doing it which I will describe as "positive revenge."***

***Positive revenge is what made me to think about setting up an organisation that supports people that have been in my kind of situation. This way of thinking was very good for my recovery process as it gave me a sense of purpose and fulfillment. Since I embarked on this journey and meeting people who are or, were in a situation similar to mine or worse, and realised that I am in a position now to help them recover, seems surreal and this enhances my passion to continue with this work."***

From her account, we knew that Adama is a 'Leader with Lived Experience' and she brings that passion with her in the work she does. Since we met with Adama in September 2021 and she started coming to our office to work on her organisation and her projects, she has been consistent and constantly engaging with us and with the communities we work with. When she started initially, we thought that there was no way we could collaborate with her as the issues she deals with might not fall within the scope of our Law Centre. However, this thinking proved to be wrong when the Law Centre received its first modern slavery case and could not get through to Salvation Army. When we discussed the issue with Adama and she made few calls followed by emails, on the following day, the individual that we were seeking to be recognised as a modern slave was provided with the support she needed whilst waiting for the decision on her application to be made. Presently, that individual has been recognised as a modern slave and is receiving all the benefits and entitlements including education.

Our second work with WHAN was on a lady who was brought into the UK from Ivory Coast under the EU Settlement Scheme by her husband. After having her first child and was around seven months pregnant, her husband abandoned her, and she became street homeless. Her case was a bit complex as at the time we met her she was not qualified to receive any benefits under retained EU Laws but at the same time she was not here illegally and also, she was not under the 'No Recourse to Public Funds' conditions. A decision was made by the local authority not to provide her with any support. When we received this decision, we worked with WHAN and in three weeks, the decision was reversed, and she is now living in a two bedroom flat.

In addition to these two examples, we have also worked on many cases involving domestic abuse tangled with immigration, and housing. She was also one of our strongest advocates when we had our meeting with the Office of Immigration Services Commissioner (OISC) on how to better support migrants and asylum seekers in the UK within the MRU Community. Adama also work as a full-time Junior Sister and Trainee Colposcopist at St Georges Hospital in Tooting. We are sure she will bring her skills with her to the hub as she has done in the projects we have worked on jointly.

## **Project Outcomes**

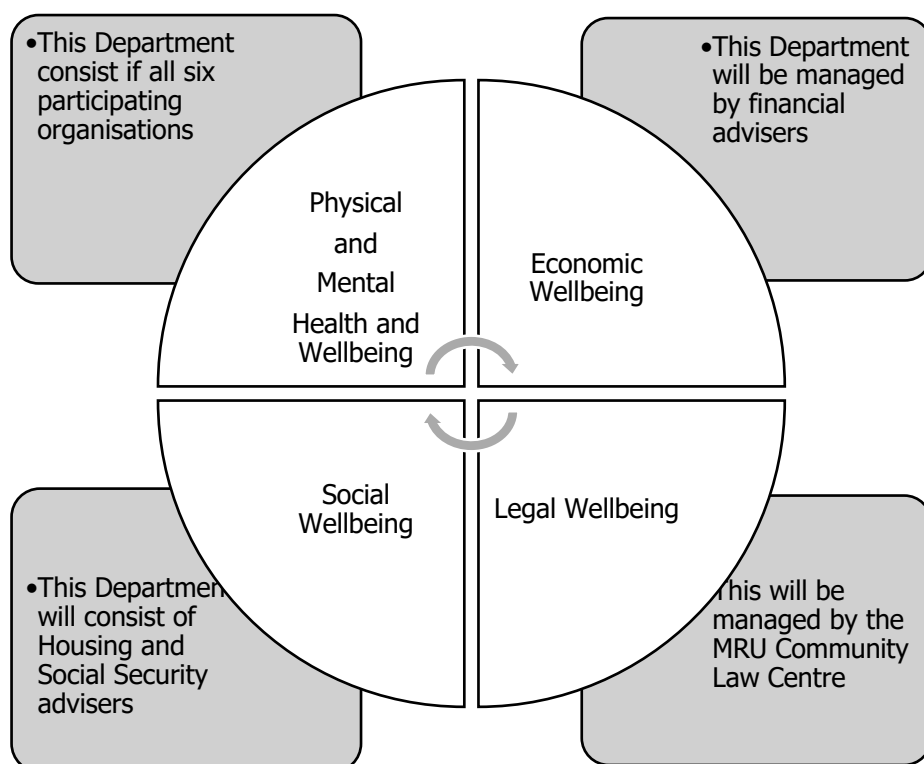
We expect to see the following outcomes in the implementation of the MRU Community Health and Wellbeing Hub project:

- (i) Priorities for the MRU Community Health and Wellbeing Hub reflect what is important to the beneficial communities.
- (ii) Community ownership of the Health and Wellbeing Hub, including their level of participation, breadth of community representation in the Board of Governors, various committees, and other sub-groups within the project.
- (iii) Community members are recognised as assets and feel valued.

- (iv) The participating organisations, funders, and supporters, and us work together to recognise existing assets that the Health and Wellbeing Hub can be built on.
- (v) Community members are provided with adequate information and support to improve their health and wellbeing by participating organisations of the MRU Community Health and Wellbeing supported by CAD-HR.
- (vi) Effective communication between CAD-HR, participating organisations, and community members including the wider community is available and enhanced.
- (vii) Community members in peer and lay roles are actively involved in organising and delivering the services of the Health and Wellbeing Hub.
- (viii) CAD-HR and Participating Organisations work together through the Health and Wellbeing Hub to address barriers such as, language, literacy, numeracy, low income, access to transport, childcare, digital exclusion, social and economic exclusion among others and support individual community members and other stakeholders to engage in evaluating the effectiveness of the Health and Wellbeing Hub.
- (ix) CAD-HR work with Participating Organisations, stakeholders, and the wider community to identify local skills, knowledge, networks, relationships, and facilities that could support the Health and Wellbeing Hub and are supported to understand and use the strengths that they already have in the community.
- (x) Ensure community members who take on peer and lay roles provide community members with quality support and advice and assist with and/or organise activities that promote health and wellbeing.
- (xi) Ensure community members in peer and lay roles also play important roles as connectors, relaying community opinion to CAD-HR and Participating Organisations as well as reaching people who are not in touch with the services of the Health and Wellbeing Hub or are socially isolated.
- (xii) Support such people to use their skills, knowledge, life experience, cultural awareness, and social connections to communicate with other members of their community effectively.
- (xiii) CAD-HR and Participating Organisations ensure that they recruit members of the local community who can take on peer and lay roles. Once recruited, ensure that ongoing training and support is provided to enable them to fulfill their roles and responsibilities and reach their full potential.
- (xiv) Participating Organisations and other members of the community are given support and information by other members of the wider community who are working closely with organisations that provide health and wellbeing services and act as representatives of the interests and concerns of the community to the Health and Wellbeing management team.
- (xv) Ensure access to community resources, practical help, group activities, and volunteering opportunities to meet health needs and increased social participation are available and enhanced.

- (xvi) Establish a link between primary care and the Health and Wellbeing Hub through social prescribing, green gyms, other community hubs in faith settings, healthy living centres, among others.

## DELIVERY PLAN AND RESOURCES



### Explanation of the Hub's Departments

From the above diagram, it can be seen that the MRU Community Health and Wellbeing Hub is made up of the following four departments, (i) physical and mental health and wellbeing, (ii) economic wellbeing, (iii) social wellbeing, and (iv) legal wellbeing. As stated above, at the initial stage the focus was on health and wellbeing in the narrow sense, but after consultations and discussion with the participating organisations, it was unanimously agreed that the communities will benefit more and the hub will have deeper and wider impact on its beneficial communities if it also took into account the factors responsible for making people sick in the first place, i.e., tackling the root cause of the problem rather than the treating the disease itself and its symptoms. As a result, the delivery plan of the hub changed from a single department (physical and mental health and wellbeing) to four departments now which consist of the other three as seen in the diagram above. Below, is a brief description of each department:

### Physical and Mental Health and Wellbeing

Presently, this department consists of all six participating organisations, also known as the 'Original Six'. As seen from the brief descriptions of these organisations at section 3 above, all

the participating organisations work in the health and social care sector addressing different aspects of the health and wellbeing of the individual. Although some of their services may overlap, but we believe that this will strengthen their relationship with each other and will promote collaborative work. For example, Family United is keen in reducing loneliness and social isolation, whereas Count Down is committed to promoting physical activity and thereby reduce obesity and overweight. It is often the case that people who are socially isolated and/or lonely also suffer from obesity or overweight. One of the support activities of Family United is to encourage their service users to engage in physical exercise or activity regularly, which happens to be the main activity of Count Down. It can therefore be seen from this example that grouping participating organisations with a common goal fosters collaboration and partnerships.

It is worth mentioning here that the original six participating organisations will not be the only organisations in this department. We envisage that, as we move to the implementation phase of this project an increasing number of organisations who are delivering very important services within the physical and mental health and wellbeing sector would want to join the hub. In anticipation, allowance has been made to allow new members to join and for existing members to leave should they choose to. We believe this flexibility or open door policy would only enhance the strength and effectiveness of the hub. An admission of new members and the process and procedures for departing members policy has been developed to facilitate this.

### **Economic Wellbeing**

By economic wellbeing as part of the hub, our thinking is that, most physical and mental health issues begin from lack of money or lack of personal financial management skills. This problem is often precipitated by various factors including low-level literacy and numeracy skills that enhances and individual's chances to be gainfully employed, job insecurity and/or the loss of employment through redundancy or otherwise, immigration status (some people may have initial permission to work which is then lost through revocation or through some other means such as not paying the complete fee for renewal or submitting invalid application). In most cases, the people found in these circumstances also have the 'no recourse to public funds' condition which means that, they are unable to turn to the benefit system or to consider whether they can apply for the 'no recourse to public funds' condition to be removed.

We intend to bring onboard trained, qualified, and experienced financial and employment advisers who will provide expert support and advise to community members who have lost their jobs and do not have the qualifications or skills to gain new ones, who will also work with them to build their CVs, enrol them in training programmes that will increase their chances of being gainfully employed. We also aim to organise seminars, workshops, and information sessions in which we invite employers, recruitment professionals, accountants, and financial advisers to give talks and information that promotes financial inclusions and economic security.

### **Social Wellbeing**

With regards to social wellbeing, the focus of this department is on access to suitable and fit for human habitation housing and social security benefits. In our four years of experience providing free legal services to community members, most of the cases we have dealt with apart from those in the immigration section are related to access to housing, housing disrepair issues, homelessness and/or being threatened with homelessness, domestic violence issues that would require one of the parties to find a new home. Housing issues have been the most

troublesome for us in our work as local authorities are always very reluctant to provide accommodation to families stating that they themselves are struggling with property availability. Most of the families we support are either in overcrowded situations or required to be rehoused due to disrepair issues but they most of the time find themselves in Band 3 or Band C which means that they could be in the housing allocation system qualified to bid for new homes but their chances of succeeding or being relocated from their current housing situation is zero.

Access to social security benefits is also something that has persistently troubled community members most of who struggle to access online applications and resources. Some have been provided with tablets by the DWP but are still struggling to operate them due to lack of access to internet or not having the capabilities to navigate through the online forms or accounts. There are also many elderly residents who are living alone and vulnerable but are not up to the point where they are qualified for supported living. Further, those who have the 'no recourse to public funds' with children often qualify to apply for the condition to be removed but either do not know about it or simply do not have the skills to do so. We know that there are many advice agencies around but, most members of the communities we work with are reluctant to access them due to many reasons including lack of confidence in speaking or expressing themselves in English, fear of discrimination, among others. We intend to equip this department with trained and experienced professionals who are able to support service users with their housing issues and access to social security benefits.

## **Legal Wellbeing**

With legal wellbeing, we mean the provision of quality legal services that will assist individuals trapped in complex situations which have severe impact on their physical and mental health and wellbeing. We already have the MRU Community Law Centre which we have been developing in the past two years, putting together all the regulatory requirements for a full and functioning Law Centre. We intend to make this Law Centre a department of the Health and Wellbeing Hub. This is because, it is almost impossible to imagine solving any of the problems described in the other departments above with the input or services of a Lawyer.

In our experience of the past four years since we started providing free legal services, we discovered that the range of problems that we are brought forward to us are so intertwined with the other areas we have described above that, we will have to call for help from Law Firms or practising Lawyers with many years of experience. We believe, if this Law Centre becomes part of the Health and Wellbeing Hub, it will be easier for us to have access to highly trained and experienced lawyers to assist with dealing with the complex issues we are often presented with. This will also make the health and Wellbeing Hub a complete one-stop-shop for all problems affecting the communities we support.

## **Structure of the Health and Wellbeing Hub**

The overriding objective of this Hub is to provide a seamless and high quality support and services to our beneficial communities which work to ensure the promotion of their health and wellbeing in all aspects of their lives as described above. It is also worth mentioning here that, the MRU Community Health and Wellbeing Hub is a project of CAD-HR and a Sub-Entity or a Department of the MRU Social Community. The MRU Social Community is registered as a Community Interest Company in England with the registration number: **12512573**. However, due to the structure of the Hub and the nature of the work that the Hub is designed to do, a legally binding multi-stakeholder partnership agreement will be in place to ensure the smooth



running of the Hub and any future sub-entities, to effectively protect the interests of the beneficial communities, and to enhance their participation.

The MRU Community Health and Wellbeing Hub will be based in the London Borough of Southwark (Southwark) where most of community members reside. In terms of the actual location of the Hub itself, this is yet to be confirmed as there are a number of spaces, we have identified around Camberwell Green and depending on the outcome of our enquiries and negotiations with the owners of the properties, we cannot confirm exactly where the Hub will be located at this moment. Further, we are also finding ways to see whether it will be possible to obtain a space for the Hub through the local authority. We have started making progress on this front, but it is still inconclusive and therefore we do not know exactly where the Hub will be based as it depends on the availability of the space and whether the space is acquired from the local authority free of charge, or at a reduced or subsidised rate, or whether we are renting from the private sector.

In our first meeting with the six participating organisations, we agreed that the best way forward is put in place a governance structure that will ensure the smooth running of the Hub. Following the meeting, the students assisting us to develop this project conducted the election using google sheets and we now have a leader from the community who will be charged with the responsibilities of ensuring that the Hub runs smoothly. In line with its nature, the Hub shall consist of, Board of Governors (Management Committee) and various committees including, learning and development (leadership development), finance, audit and compliance, dispute resolution, community engagement and marketing, fundraising and events. It will be made up representatives from all participating organisations, CAD-HR, funders, supporters, and other stakeholders. It will be led by a representative of a participating organisation and the leadership of the board will rotate bi-annually. The Head of the Board will also act as the Chief Executive Officer, but his/her detailed duties and obligations and whether he/she will be a full-time paid individual will be discussed and agreed.

The Board of Governors or the Management Committee will be responsible for making, by consensus, management decisions, including approval of annual work plan, admitting new members into the Hub, ensuring that all the participating organisations are on target with their responsibilities and the services they are required to deliver, where necessary provide strategic guidance to participating organisations, taking enforcement actions against participating organisations that fall short or are not complying with their obligations, represent the Hub at all discussions, negotiations, meetings, seminars, and conferences relating to the Hub and the services it delivers with funders, supporters, local authorities, the private sector, and other stakeholders.

Once installed, a leadership and management training programme will be procured for the Board of Governors and all committee members to ensure that they fully understand their duties and obligations in respect of the management of the Hub and are empowered to make strategic decisions and take corrective actions where required. The training programme will also ensure that the Board of Governors and committee members are aware of the accountability of their office and committees and that the quality of the Board seriously affects the health and viability of the Hub. The training programme will further acknowledge the scale of responsibilities and the need for the Board and committee members to grow into tasks and responsibilities allocated to them. We will therefore ensure that we procure the right training programme from a reputable leadership and management training provider.

The Terms of Reference and other governance documents will be developed by CAD-HR prior to the installation of the Board of Governors and the committees. The Board and the



committees will be required to meet at least once a month to discuss important matters relating to the delivery of Hub services, review and make important decisions that enhances the effectiveness of the Hub.

Below the Board of Governors and the various committees is the Hub Manager who is responsible for the day-to-day management of the Hub. The staffing structure of the Hub has been developed upon expected level of available resources and to meet the expected development and growth of the hub service delivery. In this regard, it has was agreed by CAD-HR and all six participating organisation at the 08/10/2022 meeting that we need at least 4 members of staff at the initial stage of the operation of the hub. In the medium term, the Hub will need to have additional staff members including, heads of departments for the four departments (physical and mental health and wellbeing, economic wellbeing, social wellbeing, and legal wellbeing). For now, it is sufficient to run the Hub with four staff.

### **The Service Delivery System**

In terms of the services of the Hub, this has been designed to reflect the different services provided by all participating organisations. As these are similar and different at the same time, we have developed a triage system. Access to the Hub is through the following three ways, (i) telephone call through the Helpdesk, (ii) face-to-face contact with the Helpdesk Operator by walking-in to the Hub, or (iii) through an online enquiry or booking system. Following one of these three routes, the Helpdesk Operator or a software system will collect all the required information from the individual wishing to use any of the services provided by the Hub. Once the information has been inputted into the software or ticketing system procured for that purpose, an email or several emails will be triggered to the various participating organisations or departments with the Hub. The responsible people will then action the information and requests from these emails and using a central booking system make appointments (virtually or face-to-face) with the individual and work with them to address their issue.

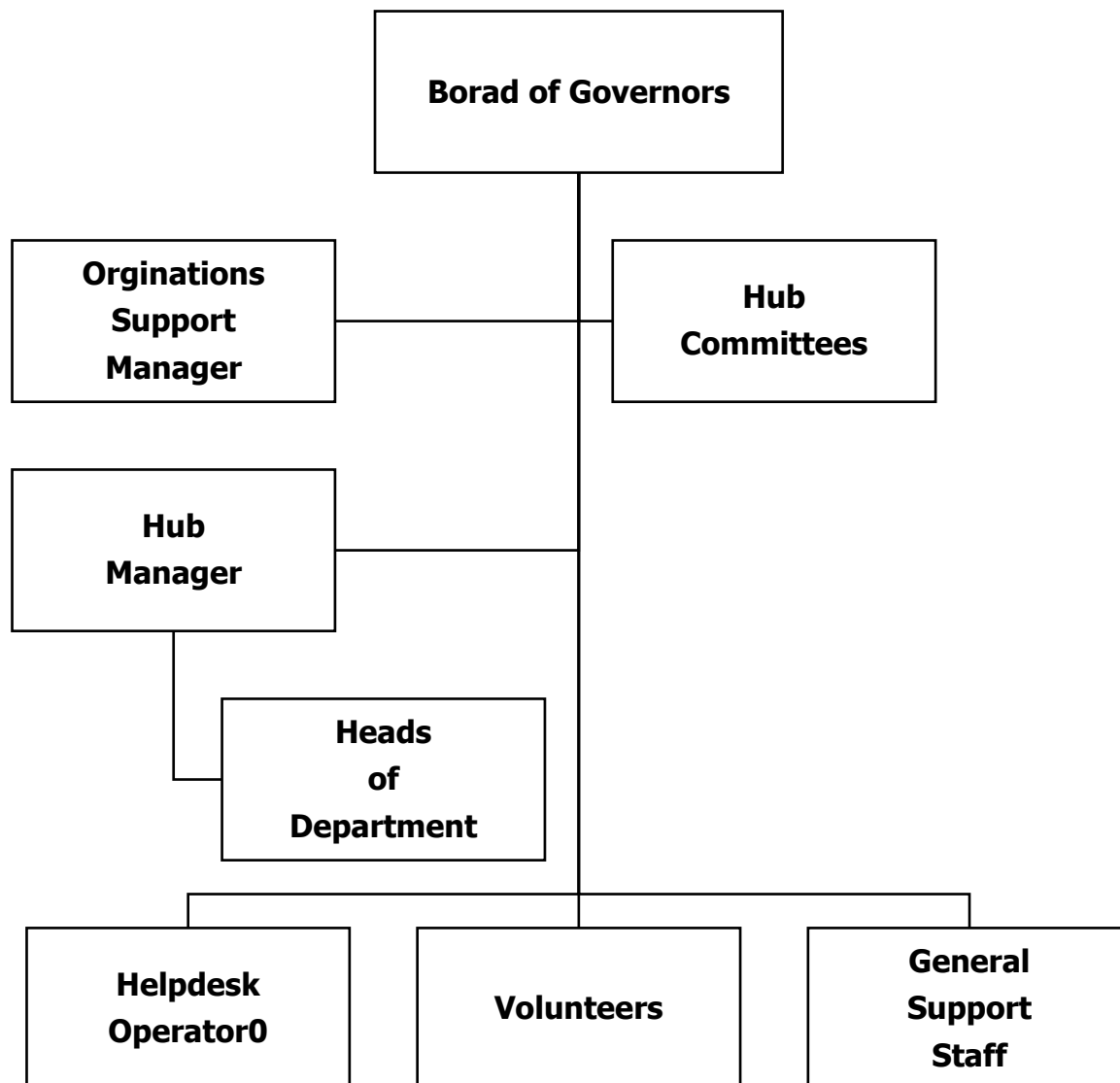
In the event that the issue(s) cannot be addressed at the initial meeting(s) and requires the attention of a specialist(s), the Hub Manager will use all resources available to him/her to ensure that the individual in question receives the support he/she is seeking. Arrangements and links will be made with GP Surgeries, the surrounding NHS Hospitals, health, and social care services available within the relevant local authority and in the local area to ensure that sufficient access to additional and specialised support is available at all times.

Further, we are planning to develop a database or a software where details of professionals within the communities or the local area, including their area of expertise, level of training and qualifications, length of service in the particular sector, their availability, and whether they can be accessed physically at the Hub on specific days, or online, will be developed and installed. We work with the Community Engagement and Marketing Committee to recruit such professionals on a voluntary basis.

We are certain that these activities and systems will ensure that anyone accessing the Hub is provided with the help and support they need. In addition, we have previously stated that the hub will also engage in preventive work to ensure that the staff at the Hub are not inundated and overworked. The Community Engagement and Marketing Committee will work closely with the Learning and Development committee to ensure that the behavioural change, health education, and health promotion activities are organised and delivered effectively within the community. This will ensure that while we strive to provide support to those who are ill or have ongoing health and wellbeing issues, we are also reducing and addressing the risks factors responsible for these issues and illnesses. As cited above, we have informed ourselves

about our approach by looking at how other communities in the Kk and other parts of the world has developed similar systems to promote health and wellbeing in the community and have provide examples to the effect.

### **Health and Wellbeing Governance and Management Structure**



### **MRU ECONOMIC COMMUNITY**

Unlike the MRU Social Community where we have made considerable progress, work in the MRU Economic Community has been very slow. We have faced many challenges that we have so far been unable to overcome but we continue to find solutions to the problems and barriers that the businesses we support faces. In 2019, when we started providing free business administration and management support services to members of the MRU Community, the number of people that were reaching out to us was very high and as a result we helped register over 40 small businesses. However, progressing from the start-up stage to development, growth, and expansion has been very challenges for us as a support organisation and for the businesses as well.

There are quite a few businesses that are interested in registering with the Care Quality Commission and provide health and social care services but the paperwork and what is needed to obtain the license is enormous and restrictive. Despite these challenges, we have made some progress but are still looking at ways that we can effectively support these businesses.

## SECTION III

### IMPACT REPORT

#### **5,255 – 2022**

Benefited from the services of the MRU Community Law Centre as part of our Human Rights Advancement efforts

#### **6,587 – 2022**

Benefited from Community Development Projects as we continue to make progress in our Development Advancement campaign

#### **10% increase**

#### **How our Projects Benefited our Beneficiaries**

##### **MRU Community Law Centre**

While structural and development work for the Law Centre continue, the Centre has continued providing free legal services to its beneficiaries. Although the overarching aim of the Law Centre project is for the Centre to act as a one-stop-shop for all legal problems affecting our beneficiaries, due to lack of adequate funding we have made considerable progress in some areas but other areas remain dormant at the moment as we either have not put in place the regulatory requirement to begin work in those areas or we lack the resources needed to begin providing services in those areas including lack of trained, qualified, and experienced personnel.

However, despite these challenges in 2021-2022 demand for our service grew and the number of people we served increased by 10% and this year our services benefited **5,255** people from **4,778** in 2020-2021 reporting year. In terms of percentages, **67% or 3,520** of the people that accessed our services had multiple and complex legal issues that included and tied up with, immigration, domestic violence or modern slavery, housing, employment, and access to benefits. **31% or 1,630** of service users who accessed the Law Centre's services had only housing issues. Of these, over **60%** were living in overcrowded or unsanitary, or unsuitable housing conditions including disrepair issues and the rest were related to homelessness and those who are looking to access social housing. The remaining 2% or 105 had employment related problems only.

##### **MRU Social Community**

The biggest success we achieved with this project includes the establishment of the MRU Community Health and Wellbeing Hub and the MRU Arts and Cultural Community projects. The aim of the MRU Social Community as indicated elsewhere above is provide free administrative and management support to voluntary organisations within the MRU Community so that these organisations will go on and deliver their projects and create the positive impact as a way of achieving their respective objectives. While providing these support services on an ongoing basis, we also monitor the respective projects of the organisations that access our services. As a result of our continuous monitoring and evaluation of the projects of the voluntary organisations that we support, we also discover trends and patterns of problems and/or delivery models or identify potential areas for collaboration. This is exemplified by the Health and Wellbeing Hub and the Arts and Cultural projects described

above in which we were able to identify common interest and suggested a partnership among organisations working in the same sector with a view of promoting collaboration and efficiency.

Through our partner organisations, we were able to support **6,587** people in 2021-2022, a 10% increase from what we achieved in 2020-2021. Support in this area include, (i) assistance provided to cultural organisations which helped them to successfully organise cultural events that brought various communities together and enabled them to showcase their culture to other communities, (ii) assistance provided to physical wellbeing organisations working very hard to reduce obesity and overweight to do so by providing them with the tools and resources they need including partially funding an annual marathon event at Burgess Park, (iii) assistance provided to organisations providing support to women who have experienced violent sexual abuses, domestic violence, and related trauma to overcome and recover from their bad experiences and lead a better and prosperous life, (iv) assistance provided to organisations providing support to socially isolated and lonely people within the Black community in Southeast London, (v) assistance provided to organisations that provide support to Black Women experiencing mental health, financial crisis and support to get through the cost of living crisis, and (vi) assistance provided to organisations raising awareness about prostate and breast cancer and providing support to people with such illnesses and other long-term diseases.

### **MRU Economic Community**

The approach we took with the MRU Social Community is the same approach we employed in the MRU Economic Community. However, as the work we do and the services we provide to the businesses that made up this community are mainly profit driven for the beneficiaries coupled with the fact that it takes a while for a business to start making profits, impact on this front is difficult to measure. However, we have continue assisting community members to set up businesses and social enterprises and continue to provide them with free management and administrative support.

At the time of writing, we have 8 companies that we are assisting in registering with the Care Quality Commission to provide healthcare services in the private sector. We also have few businesses that we are supporting in the cleaning industry, fashion industry, and in the food industry.

## Testimonies of the Organisations that we Support and Work in Partnership with

### Count Down Community Health and Wellbeing Network

CAD-HR has been an enabler and strong supporter of Count Down Community Health and Well-being Network.

Since we came into contact with CAD-HR in 2019 and worked collaboratively on their WCGL Funded Walk to Improve our Health and Well-being project, our organisation has been growing from strength to strength. In the past three years CAD-HR has supported all our activities including our annual mini marathon event every September.

Thanks to CAD-HR we are now in the process of registering our community group into a

### Family United

Family United hereby express our profound appreciation and gratitude to CAD-HR for the invaluable and ongoing support they are providing to our organisation and to the MRU Community in general.

Since we started working in collaboration with CAD-HR in 2021, our organisation has flourished, breaking barriers, and discovering new opportunities. We have enjoyed working in collaboration with CAD-HR.

Our highlight for this year (2022) is our joint project in supporting struggling families to get through the cost of living crisis and

### ICE Health and Wellbeing Hub

I Just want to take this opportunity to say a big thank you to CAD-HR for all the ongoing support through the process of registering our organisation with the charity commission. The hours and knowledge invested in this work has been truly appreciated.

I also want to thank CAD-HR for financially supporting the SL Rapid Response team during and after the covid pandemic. The support we value most from CAD-HR is the ability to provide mentorship and supervision to starting charities and founders.

I would encourage CAD-HR to continue promoting

### Women 4 Women Empowerment Organisation

CAD-HR has made a positive and meaningful contribution towards the establishment and development of our organisation.

Since we came into contact with CAD-HR we have worked collaboratively in various projects including providing ongoing support to struggling families during the costs of living crisis.

Further, the MRU Community Health and Wellbeing Hub project which we are part of is another example of the excellent work that CAD-HR is doing in our community. This project will build and strengthen

### Women's Health Advocacy Network

CAD-HR!!

Women's Health Advocacy Network is grateful for all your support in helping us with the ongoing challenges to achieve our (WHAN) our goals. Thank you for both the legal support and representation of our clients, helping WHAN to connect with other implementing organisations within the community and the daily personal support in dealing with our individual client's needs.

The most above all is bringing the community together by helping the most valuable organisations recognised and enabled them through your support to provide the highest level of service to our communities who are in dire need.

registered charity with the charity commission. Their team of experts designed our project proposal and all the supporting documents we needed to submit a persuasive application. We are still waiting to hear from the Charity Commission, but we are hopeful that the registration will go through.

We are also working with CAD-HR in a community health and well-being hub project which will enhance the delivery of our services and make deeper and wider impact. We are also hoping to work with CAD-HR on a number of other projects in due course. It's an organisation that is supporting our community immensely.

**Ishmael Sankoh**  
**Founder/CEO**  
**CDCHWN**

particular during the winter.

We also found the MRU Community Health and Wellbeing Hub project, a project that will bring immense benefit to not just the MRU Community, but the wider British society.

CAD-HR also designed and developed our "Age with Dignity" project that assist us to understand the impact of loneliness and social isolation and how, as an organisation we can support those people who due to cultural and other barriers are unable or unwilling to access mainstream support.

Thank you, CAD-HR, for the excellent work, you are a true asset to the community.

**Alhaji Jalloh**  
**Chairman**  
**Family United**

collaboration/partnership work across local communities the expertise and support is truly needed and appreciated.

Thank you for the incredible work you do around fostering community cohesion, inclusion, and diversity.

**From**  
**Ms Isatta Sisay**  
**CEO/Founder**  
**THSPP**

relationships between voluntary organisations within and outside the MRU Community.

Without any exaggeration, we would not hesitate CAD-HR to anyone, as its services are beneficial and helpful to the community, organisations, and other entities.

We express our sincere appreciation to the CAD-HR team, and we encourage them to continue with the excellent work.

Together, we will continue to make deeper and wider impacts and transform communities.

**Rugiatu Kanu**  
**Founder/CEO**  
**Women 4 Women**  
**Empowerment**

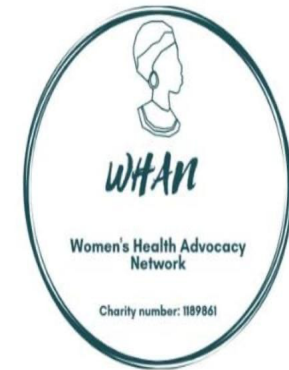
CAR-HR is providing a valuable service to organisations, individuals, and the community as a whole. Your services is needed we hope you will continue to get the relevant resources for your ongoing support.

WHAN needs help in sourcing out funding for the progression of our ongoing services. We hope that CAD-HR will help us with their expertise is addressing this issue/need as it is very important.

Thank you very much for everything you are definitely making a difference.

**Adama Nyama Bah**  
**Founder/ CEO**  
**Women's Health Advocacy**  
**Network**





## Notes

CAD-HR is providing ongoing support to the above organisations, and we have worked collaboratively in various community development and health and wellbeing projects that have benefitted a wider and diverse groups of beneficiaries across the UK. Currently, we are working with these organisation to implement the MRU Community Health and Wellbeing Hub project which we expect to make deeper and wider impact on the lives of the communities in the vicinity of the project. We have enjoyed working with these organisations and we will continue building and strengthening our relationship and work in collaboration to continue deepening and widening our impact on the communities we support with a particular focus on health and wellbeing.

From CAD-HR we also want to express our profound thanks and appreciation to the above organisations and affirm here that without your support, our organisation will struggle to make a difference in the lives of the deprived communities that we intend to benefit, but your support makes it easier and together we are stronger and more effective and efficient.

Thank you and we look forward to a prosperous 2023.

## **THANK YOU TO OUR SUPPORTERS**

We wish to express our profound gratitude and thanks to the MRU Community who have been our strongest and most committed supporters. Without the support of this community, our journey would have been significantly different, and we do not think that we would have been able to make the differences and impacts that we are currently making.

We also want to thank MRU Corporation, a local business that has been our strongest and highly committed supporter and enabler since our inception. Its financial and in-kind contributions has enabled us to design, develop, and implement our innovative projects.

Beneficiaries who have received support from our services and felt the impact of our interventions directly have asked us to share their genuine and profound thanks and appreciations with those who made it possible. We therefore say **Thank You** to the donors who have chosen to support our work for your continued support without which it would have been extremely difficult for us to continue delivering our services.

Individuals, organisations, agencies, community groups and religious places of worship have also helped those in need to access our services through referrals. In addition, our work is strengthened by our partnership and collaborative work with voluntary organisations within the MRU Community which we now know as the MRU Social Community. We wish to say here that we have enjoyed working collaboratively with you and we pray that our relationship continue to grow from strength to strength.

Together, we have begun changing the landscape and transforming deprived communities into strong and vibrant communities. Together, our creative thinking, passion, and determination to succeed has enabled us to change the way voluntary organisations think and work together and we will continue building on our success and innovate as we progress.

Once again, we say thank you to all our supporters and our profound gratitude goes to our partner organisations, including but not limited to:

**MRU Corporation**  
**Women's Health Advocacy Network (WHAN)**  
**Women 4 Women Organisation**  
**Family United**  
**Count Down Community Health and Wellbeing Network**  
**ICE health and Wellbeing Foundation, and**  
**Mandingo Union UK&I**

## Plans for the Future

It remains our firm commitment to promote development and human rights and we therefore strive relentlessly to provide the tools, resources, and support systems needed for our beneficiaries to be economically independent, socially included, and are thriving in society.

Our funders and supporters can be confident that their donations and in-kind contributions are targeted to and reach the individuals and communities they desire to support through our intervention. All donations and in-kind contributions received in 2022 were used to fund our community development and human rights advancement projects.

The establishment of MRU Community Law Centre has helped a rapidly increasing number of deprived families who could not have afforded the fees of quality legal services to sort out their legal issues. As we continue to develop and expand the reach of the Law Centre online and through our satellite offices, the impact of its services will be deeper and wider.

The significant progress and ongoing development of MRU Social Community has resulted in the proposed establishment of MRU Community Health and Wellbeing Hub, MRU Arts and Cultural Community, and MRU Multicultural Centre. The benefits from these three major and important projects will transform the communities we support tremendously, strengthen their common bond, and enhance partnership and collaboration between voluntary sector organisations and businesses.

Since our establishment, we have rigorously ensured that community development and human rights advancement continue to be the driving force of our interventions. Our approach is innovative and unique and is admired by many organisations and businesses across the world. We will continue to work with in-house and independent scholars, experts, and practitioners to continue innovating and improving our community advancement approaches which are rooted in our *raison d'être* and relevant to the current situation and circumstances of our beneficiaries.

We will continue our constant and ongoing engagement with the communities we work with, 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 income stream to increase in 2023 as supporters have seen the impact of our work on the lives and livelihood of the communities that we support and our innovative approaches to improving the financial and social stability and security of our beneficiaries. Our flexible recruitment and staff engagement has made us very efficient and enabled us to do more with very little. As a result, of this efficient way of delivering our services we save more money and use the saved funds to design, develop, and implement more innovative projects.

## **SECTION IV**

### **HOW WE OPERATE**

#### **Our People**

We seek to maximise the potential of all workers associated with CAD-HR and we 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 2022 over 94% 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.

#### **Employee' 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 2022, the key management personnel comprised the Executive Director, MRU Social and Economic Community Co-ordinator, MRU Community Law Centre Co-ordinator, and Project and Community Engagement Manager.

The Executive Director and the key management personnel agree the salaries of all other staff and associate. We set and review salaries based on a combination of benchmarking, seniority of the role, experience, and CAD-HR's overall budget. For 2022, we also took into account the personal circumstances of the staff or associate, the current financial, high price, and costs of living crisis. 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 2022, we had over 37 professionals and students volunteering for us from time to time. These include experienced legal practitioners, development practitioners, and students from the US through our partnership with CAPA a Study Abroad Institution, from EU, and other parts of the world.

Volunteers have been involved in four key areas, (i) contributing professional services, (ii) business and management support, (iii) organising fundraising events, and (iv) designing, developing, and implementing projects. In 2022, 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 **£271,434**.

During the year, we had about 37 experienced legal practitioners each contributing 16 hours a week for over 50 weeks. Additionally, we 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 our work. Volunteers across the UK help spread the message both online and offline about the impact we are making in the lives of our beneficiaries, so an increasing number of people know about the work we do and why we exist. Message about our work has been spread through various channels including all social media platforms, online channels, at religious places of worship, community centres by distributing leaflets, flyers, workshops, conferences, seminars, and sponsoring local community events.

We are thankful to have reached this far and for this level of support from our volunteers, supporters, and beneficiaries in achieving our vision.

## **How we Manage our Funds and Resources**

### **Principal Risks and Uncertainties**

Every year, CAD-HR review its risk management process and we confirm that we have reviewed our risk management process for this year as well. The board of Trustees have the responsibility of looking at our risk management process and agree on which areas need improving. We confirm that this was done in mid-November 2022 and recommendations for improvement include improving our strategic risk register which was developed in 2021 which detailed the external risks we face, and which are identified as important but outside our control. We confirm that we have responded to these recommendations and have put in place effective measures that will mitigate their impact on our organisation and beneficiaries.

Risks associated with our work and projects will be continued to be monitored and managed through our operational risk register. These risks are overseen by the relevant staff members and the Head of our Finance Committee. 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 Finance Committee which 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 Influence**

A decline in funding and donations due to external influences such as the current economic crisis including inflation, high energy costs, high price crisis, 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 thriving MRU Social Community and the business 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 and other local businesses within the MRU Community.

## **Data Breach**

Loss of data through 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-attacks 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 and unforeseen 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 three 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 the provision of free administrative and management support and legal services. We acknowledge that it is always challenging for us to demonstrate impact due to the size of the beneficiary community that we chose to work with. This resulted in key funders doubting how we can show that our work is making the impact that it is supposed to make. This risk has made it a bit more difficult for us to access the funding we need to continue delivering our services and increase our risk of financial instability.

This risk has been mitigated by redefining our beneficiary community and narrowing the scope of the number of beneficiaries we were targeting. We resulted in creating the MRU Community in the UK consisting of individuals, businesses, and voluntary organisations from the Manor River Union (MRU) region in West Africa which includes Sierra Leone, guinea, Liberia, and Ivory Coast. Having narrowed our focus in terms of the size of our beneficiaries, we were able to obtain information from the Office of national Statistics (ONS) that this community is now over **67,000** persons living in the UK currently.



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 charities. 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 our 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 our 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 and MRU Corporation.

However, the recent progress that we have made in the community has enabled us to raise more funds from the community. The organisation's strategy and its key elements 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 our 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 that we have a robust 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 safety of our accounting system with 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. 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 and we are committed to protecting personal data, and to ensuring that we are compliant with the changes introduced by the 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. Our staff, associates, and consultants carry out fundraising activities for the charity. In 2018, 2019, 2020, 2021, and 2022, 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 a 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 over 30 days, 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 anything wrong or suspicious with the donations. We complied with all the requirements for setting up a fundraising platform with Virgin Money Giving.

The matter was referred to the Charity Commission for investigation and we were contacted by the Charity Commission. We co-operated with the investigator and responded to all the letters sent to us. We provided sufficient information and evidence to satisfy the investigator that the

donations were genuine and not from any suspicious source. The matter was closed, and we have learned a lot from this incident which has helped us improve our fundraising activities.

After the incident, we agreed not to rely entirely on online fundraising platforms and to ensure that we also carry out our due diligence to ensure that we only receive funds designated for our organisation and from legal sources. We have therefore, limited our online fundraising activities and are now working with various local businesses and organisations to embark on organising fundraising events such as festivals, musical concerts, sports, and other entertainment activities.

### **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 CAD-HR.

CAD-HR's Board of Trustees is currently made up of three elected Trustees, four advisers from the MRU Community, and four experienced professional advisers from the International Development Practice sector. There are also various standing and ad hoc committees with the Board including, the Finance Committee, the Audit and Compliance Committee, the Project Development and Management Committee, the Community Engagement Committee, and the Events and Fundraising Committee. In total, there are 12 members that sit at the Board of CAD-HR. The Board meets at a minimum four times a year. The Finance and Audit Committee 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.

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 ensure 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 their 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 exclusively for public benefit.

The trustees confirm that the aims of the Charity continue to be charitable and 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 of the charity.

### **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. After this, they are invited to act as an Adviser to the Board for six months and after this process, the Board decides whether to recruit the trustee. Once recruited, the Trustee is properly inducted into the organisation and training and support provided on an ongoing basis.

The number of trustees is within the range recommended by the Governance Code. The profile of trustees is broadly representative of the people the charity work with and support. 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 object 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 forward for 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 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 African background. We currently have two female 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.

We also ensure that all our work including the legal service we provide is done mostly electronically and we have a zero paper use policy which ensure that we do not print anything.

## **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 running costs 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 remains extremely important to us to continue growing CAD-HR so that we can keep up with the increasing demands of the work is needed, and we believe we have done this in a sustainable way. Whilst CAD-HR is now in a much stronger financial position, it 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 changed our recruitment and employee engagement approach, our expenditure budget for 2022 financial year anticipated growth, but the challenges we continue facing from the impact of Covid-19 and the current financial crisis on our income streams means that we continue finding alternative sources of income stream. We have been able to reduce our budget further down through salary savings and innovative ways of engaging with employees including remote working, consultancy, and hybrid approaches. We expect to receive two-thirds of our income from the MRU Community and MRU Corporation, and the rest from grant funding applications.

### **Investment policy and performance**

CAD-HR does not hold any investment at the moment. However, we are considering investing with MRU Corporation in 2023. 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 short-term and long-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**

The future of CAD-HR is very bright despite the challenges we continue to face. The challenges we faced during the outbreak of Covid-19 and its continuous adverse effect coupled with the war in Ukraine, the cost of living crisis, and the country's current financial crisis means that we will continue to build on and 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 voluntary organisations and local businesses to generate the income we need to continue delivering our services to our beneficiaries.

We have established partnership with Sierra-Guinea Entertainment, a private business specialised in organising festivals, musical concerts, and cultural shows throughout the year. We are confident that this will 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 and innovative projects to our beneficiaries, but also strengthen our partnerships and collaborative work with the MRU Community.

In our second annual report, we indicated that our main focus for 2022 and 2023 was to establish the MRU Community Law Centre. We are happy to report that we have made considerable progress on this front. This year, we design an innovative project that will further enhance the effectiveness of the Law Centre and this project which we called the MRU Community Health and Wellbeing Hub which consist of physical and mental health and wellbeing, social wellbeing, economic wellbeing, and legal wellbeing.

The overarching aim of this project is to provide a one-stop-shop solution for all the problems affecting our beneficiaries and also for the Hub to act as an information centre alongside the wide ranging services it provides. Work on this project has already begun and the five original participating organisations have already elected their leader and have established their Board of Governors. Engagement with the beneficial community has also begun and all the project development activities are already running according to schedule. We are quite happy with the pace at which the project is developing and intend to press on until we finally establish a functional and efficient Health and Wellbeing Hub.



**CAD-HR DEEPLY CARE ABOUT THE**

**COMMUNITIES**



**PEOPLE**



**OUTCOME**