

REGISTERED CHARITY NUMBER: 1178974

**CENTRE FOR THE ADVANCEMENT
OF DEVELOPMENT AND HUMAN RIGHTS**

**REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31ST JANUARY 2025**

**CENTRE FOR THE ADVANCEMENT
OF DEVELOPMENT AND HUMAN RIGHTS**

REPORT OF THE TRUSTEES

AND

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
31ST JANUARY 2025**



Centre for the Advancement of Development and Human Rights

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Centre for the Advancement of Development and Human Rights

Legal and Administrative Information

Board of Trustees:

Askia Warne
Umu Sanu Bah
Hawa Barrie

Registered Charity Number

1178974

Registered Office:

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22 Albany Road
London
SE5 0AW

Independent Examiner

Patrick Jusu FCCA
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Centre for the Advancement of Development and Human Right
Report of the Trustees
For the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) Effective 1 January 2015.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document and constitutes articles and memorandum of association.

Recruitment and appointment of new trustees

Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

Information for new charity trustees

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- (a) a copy of the current version of the articles of association; and
- (b) a copy of the charity's latest Trustees' Annual Report and statement of accounts

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees confirm that they regularly review the significant risks facing the Charity and have systems and procedures in place to mitigate those risks. The charity's Secretary is responsible for the day-to-day monitoring of risk and reporting to the Trustees.

Induction and training of new trustees

All trustees are expected to attend:

- Volunteer induction training
- Trustee induction session
- Any other update training of relevance to board members

As part of the induction process all trustees receive copies of the following:

- Outline of current boards skills and experience
- A copy of the previous year's annual report and financial report
- A copy of the memorandum and articles of association (governing document)
- A copy of the previous board meeting minutes (once agreement for appointment has been made by the Trustees)
- Charity Commission CC3 - The essential trustee: What you need to know
- Charity Commission CC60 - The Hall marks of an Effective Charity
- Copies of the trustee handbook with all current up to date policies

Centre for the Advancement of Development and Human Right
Report of the Trustees
For the Year Ended 31 December 2025

Public Benefit Statement

As a migrant community and people with lived experience-led organisation, we experienced multiple disadvantages and challenges while trying to settle and integrate in the UK. We draw our inspiration and passion to help others from the resilience we built as we overcome the barriers and challenges we faced.

We've seen and experienced our children being excluded from schools and/or removed from the care of their parents by social services. Most of the time the parents who find themselves in these situations do not know where to begin, whether they should or can challenge these decisions, and are usually ashamed to talk about it or seek assistance.

We've also seen and experienced people on five or ten years route to settlement lose their immigration status and then lose their jobs and homes. In most cases, these people also do not know where to start as, if they are unemployed, it means they cannot afford the application fees and if they do not have immigration status they are not allowed to work and if they are not working they can't afford to pay for their accommodation.

Although free legal services are widely available across the UK but in most cases, the communities we support are afraid or unwilling to access them due to fears they have about people in authority based on their past experiences, religious, cultural, and other reasons.

We discovered through our work that these communities are more likely to seek help from an organisation and people that they can relate with, who understand their experiences and are sensitive to their religious and cultural concerns.

Mission and Objectives

Our Mission therefore is to provide suitable, appropriate, timely, tailored, and personalised support services to individuals, families, and the communities we serve.

We work with the communities we support to find the solutions appropriate to them and continue building and strengthen our relationship with them. We also encourage them to set up community groups, voluntary organisations, and businesses and establish partnerships with others outside their communities.

As the years we've spent working with these communities passes, we see the positive and transformative impact that our work is having on them. We aim to continue building on our success as we grow and scale across the UK.

Section I

Message from the Trustees

2025 was a year that tested our resolve, strengthened our purpose, and confirmed the value of the model we have built at CAD-HR. It was a year in which the organisation continued to do what it has always done best: work quietly, strategically, and relentlessly in the background while communities themselves took the lead in shaping solutions that were practical, humane, and transformative.

We do not describe CAD-HR simply as a charity or a service provider. We see it as an innovative anchor organisation for the Mano River Union (MRU) Diaspora Community in the UK, and in many respects a tugboat organisation: small in size, but able to move things that are much bigger than itself. Like a tugboat guiding a large vessel through difficult waters, CAD-HR helps communities navigate complexity, overcome barriers, and reach safer, stronger, and more sustainable destinations. Its strength does not come from standing at the centre of attention, but from being trusted to do the hard, often invisible work that makes community transformation possible.

That is why our approach has never been to prescribe solutions for the communities we serve. We have learned that the communities themselves already carry deep knowledge, lived experience, resilience, and ambition. Our role is to work with them, not above them; to help them develop, build, implement, and expand their own solutions; and then to remain in the background, providing the back-office support, tools, systems, training, and resources that allow community leaders to focus on the practical work that improves the lives and livelihoods of their members.

In 2025, this approach once again proved its worth. A

year of success and strain

This year brought real achievements. We saw the continued strengthening of our development work, the deepening of our human rights mission, and the growing recognition that community-led, culturally competent, and language-appropriate responses are not peripheral to social change - they are central to it. We also saw the Community Law Initiative continue to demonstrate its potential to transform the legal services sector in the UK by bringing the law into the communities that need it most. Through recruitment, training, accreditation, and supervision, community members have not only accessed justice more easily; they have also become part of the process of delivering it.

We also witnessed the promise of true community wealth building within the MRU community. This has not been wealth understood narrowly as income alone, but as the building of capability, confidence, leadership, trust, and collective capacity. It is the kind of wealth that stays in the community, grows within the community, and strengthens the community over time. The significance of this work cannot be overstated. When communities are equipped to organise their own solutions, they become less dependent on systems that often exclude them and are more able to shape outcomes that reflect their own realities.

But 2025 was not only a year of success; it was also a year of challenge. Like many small organisations working in complex environments, we had to continue balancing ambition with capacity, demand with sustainability, and innovation with the practical pressures of delivery. We faced the persistent realities of limited resources, the weight of community need, and the challenge of maintaining high-quality support while building for the long term. Yet these were not reasons to retreat. They were reasons to strengthen our systems, sharpen our focus, and deepen our partnerships.

Turning challenge into progress

What made 2025 significant was not that challenges disappeared, but that CAD-HR and the communities we serve continued to respond with creativity and determination. We did not allow pressure to become paralysis. Instead, we treated it as a signal to adapt, improve, and make better use of the strengths already present within our networks.

Where services needed to become more responsive, we listened. Where communities needed more ownership, we shared responsibility. Where complexity risked slowing progress, we simplified processes and strengthened the practical support behind the scenes. In this way, the organisation continued to act as a quiet but effective enabler- one that helps communities move forward on their own terms.

This is one of the defining lessons of our work: that the most sustainable solutions are often those designed with communities, not for them. CAD-HR's model succeeds because it is rooted in trust. Communities know that we respect their expertise, value their contribution, and understand that our role is to help unlock what already exists rather than impose what does not fit.



The significance of the Community Law Initiative

Among the clearest examples of this approach is the Community Law Initiative. This initiative represents far more than a service model; it represents a new way of thinking about access to justice. It shows that legal support can be free, accessible, culturally competent, and grounded in community leadership. It shows that language barriers do not have to be a permanent obstacle. It shows that community lawyers, properly trained and supported, can become trusted bridges between people and the justice system.

We believe this model has the potential to change the way legal services are understood and delivered in the UK. It is practical, cost-effective, and deeply human. Most importantly, it is built around the real lives of the people who need it. For communities that have too often been expected to adapt themselves to systems that do not understand them, the Community Law Initiative offers something different: a system that begins by understanding the community.

That is why we are so committed to protecting and growing this work. It is not only about helping people with individual cases. It is about shifting the culture of access to justice itself.



Looking to the future

As Trustees, we are encouraged by what 2025 has shown us. It has shown us that the CAD-HR model is not only working, but that it is needed. It has shown us that small organisations can make disproportionate impact when they are clear in purpose, disciplined in delivery, and grounded in the communities they serve. It has shown us that challenges, while real, can become catalysts for improvement when they are met with honesty, collaboration, and resolve.

We therefore enter the next phase of CAD-HR's journey with confidence and humility. Confidence, because we have seen what is possible when communities are trusted and supported. Humility, because we know that the work remains urgent, and that our role is always to listen, learn, and adapt. Our commitment is to keep building quietly but boldly - as an anchor for the MRU Diaspora Community, as a tugboat moving larger systems through change, and as a partner to the communities whose strength continues to inspire our own.

We thank our community members, partners, volunteers, staff, supporters, and trustees for helping make 2025 a year of progress and purpose. The story of CAD-HR is ultimately the story of communities refusing to be defined by their barriers. It is the story of resilience becoming structure, of lived experience becoming leadership, and of collective effort becoming lasting change. That is the story we are proud to tell.



Section II

Funding, Sustainability, and Innovation

For many years, one of CAD-HR's greatest challenges was not the absence of vision, commitment, or community trust, but the lack of reliable funding to match the scale of the need. In its first five years, the organisation invested its energy in building the enabling social structures that the MRU Diaspora Community needed in order to organise, participate, and thrive. That work was necessary and foundational, but it was also constrained by the reality that institutions cannot grow fully on goodwill alone. Without adequate re-sources, even the most promising community structures can only move so far, and many of the ideas CAD-HR nurtured were slowed by the persistent difficulty of securing sustainable funding.

Yet this challenge became a turning point. Rather than allowing funding constraints to weaken its purpose, CAD-HR used them to rethink how sustainability should be built. The organisation recognised that long-term resilience would require more than continued reliance on grants. It needed to develop enabling financial and economic structures that could support community institutions more steadily and more independently. That shift has been one of CAD-HR's most important strategic innovations.

A key part of that transition was the organisation's deeper engagement with the business community within the MRU Diaspora. This was not a departure from CAD-HR's values; it was an expression of them. It reflected a practical understanding that community wealth, when properly organised, can become a source of collective strength. By building strong-er relationships with MRU businesses and introducing a clearer culture of contribution, CAD-HR opened up new and more sustainable pathways for financing community ac-tion.

One of the most significant developments was the successful mobilisation of Zakat contributions from eight small businesses within the MRU Diaspora Community. These contributions made a decisive difference. They did more than fund activities; they demonstrated that community-based organisations can be sustained through trusted, culturally ground-ed, and values-driven financing models. Zakat, with its ethical and religious basis in giving, offered not only resources but also a powerful reminder that philanthropy can emerge from within the community itself, in ways that are both dignified and dependable.

CAD-HR also strengthened its relationships with cultural organisations and hometown associations across the MRU Diaspora. These partnerships expanded the organisation's reach and created new opportunities for collaboration, visibility, and mutual support. In addition, CAD-HR began to unlock the funding potential embedded in community entertainment, including crowd fundraising through musical concerts and related cultural events.

This approach has proven especially valuable because it connects fundraising with community celebration, identity, and belonging. It turns cultural life into a source of social and financial energy, while keeping the community at the centre of the process.

What makes this experience especially important is that it has not only helped CAD-HR survive a difficult funding environment; it has made the organisation more innovative, more adaptable, and more financially resilient. The lesson is clear: when funding is rooted in community relationships, values, and shared purpose, it becomes more than money. It becomes part of the architecture of sustainability.

This is why CAD-HR remains attractive to prospective funders. The organisation is not a passive recipient of support waiting for external rescue. It is a tested and evolving model of community-led institution-building that has already demonstrated how to mobilise local

resources, build partnerships, and deliver meaningful impact even in constrained circumstances. For funders, this makes CAD-HR especially compelling. Investment in CAD-HR is not only support for current programmes; it is support for a model that is practical, replicable, and capable of generating lessons for the wider sector.

CAD-HR therefore continues to welcome grant funding and external investment for its projects, but it is no longer dependent on grant funding alone in order to remain active and effective. That is a significant strength. It means the organisation can continue to deliver impactful projects and initiatives even while expanding its funding base. It also means that funders are not stepping into a fragile structure, but into a growing and resilient one - an organisation that has already shown how challenge can be converted into innovation, and how sustainability can be built from the inside out.

For this reason, CAD-HR should be seen not only as a beneficiary of funding, but as a model worthy of close study. Its experience offers important lessons for other organisations seeking to balance mission, community ownership, and financial sustainability. The organisation's journey shows that when communities contribute to the resources that sustain them, they do more than fund projects: they help build institutions that last.

Section III
CAD-HR's Achievements in 2025



If 2025 proved anything, it is that CAD-HR is not simply responding to need; it is helping to reshape the systems through which need is understood, addressed, and ultimately trans-formed. This was a year in which the organisation moved from building ideas to building institutions, and from proving concepts to laying down scalable models that can serve communities now and into the future.

On its human rights advancement mandate, CAD-HR completed the co-design of a Community Law Initiative with its beneficiary communities, a model that is capable of changing not only how legal services are delivered, but how law is taught, trained, under-stood, and experienced. The significance of this is profound. For too long, legal systems have been designed around institutions rather than communities, and legal education has often remained distant from the lived realities of those most affected by injustice.

CAD-HR is helping to change that. Through the Community Law Initiative, the organisation is demonstrating that law can be brought closer to the people, taught in context, and delivered through trusted community structures that are culturally competent, language appropriate, and rooted in lived experience.

At the heart of the initiative are three interlocking pillars, each one designed to strengthen access to justice while building community capacity. The first pillar is the community lawyer model. These are lawyers recruited from the very communities they serve, precisely because trust, language, and cultural understanding are not minor details in legal service delivery - they are the foundation of effective access to justice. These community lawyers are trained, accredited, and supported to provide free legal services that are both linguistically accessible and culturally sensitive. In doing so, they help to remove the invisible but powerful barriers that prevent many people from seeking legal help in the first place.

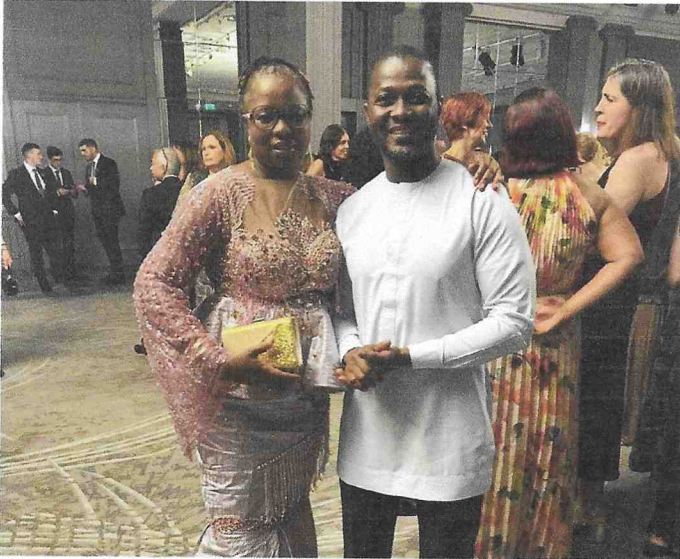
The second pillar is the Young Community Lawyer pathway. What began as a T Level placement opportunity has grown into something much larger: a pipeline for the next generation of legal changemakers. These young people are now being supported to establish their own organisation, the Young Community Lawyers Network, through which they will help implement the Community Law Apprenticeship Programme (CLAP). This is one of CAD-HR's most forward-looking achievements, because it ensures that youth are not treated as peripheral participants in the initiative, but as central actors in its growth and long-term sustainability. CLAP itself is especially innovative because it offers two routes. One route is linked to university studies, while the other is a direct apprenticeship pathway. Together, they create genuine options for young people to secure career progression, remain in the community law space, and either continue as impact-oriented community lawyers or progress into qualifications as solicitors or barristers. In this way, CAD-HR is not only opening doors; it is building career futures.

The third pillar is the Community Law Hub model. These hubs function much like GP surgeries for legal need. They are located in the places where communities already gather and seek support - churches, mosques, community centres, local libraries, grassroots organisations, and even spaces where people come to collect food parcels and access other essential services. This is a crucial achievement because it recognises that people rarely experience legal problems in isolation. Legal need sits alongside housing difficulty, immigration stress, family breakdown, income insecurity, and other forms of social vulnerability. By embedding legal support in familiar community spaces, CAD-HR is making justice more approachable, more human, and far more responsive to actual need.

The scale of progress is already significant. The Community Law Hubs now number in the twenties, the trained and accredited community lawyers are in the thirties, and the young

community lawyers are in the forties. These are not just numbers. They are evidence of a growing ecosystem - one that is steadily becoming capable of sustaining itself and of expanding its reach. Together, these three pillars ensure that people can access free, language appropriate, and culturally competent legal services in a way that is practical, dignified, and community-led.

CAD-HR is now working with partners to establish the South London Community Law Network, with a view to expanding gradually to other parts of London and beyond. This is an important strategic milestone. It moves the initiative from an impressive local model toward a potentially transformative network with wider reach and influence. At the same time, CAD-HR is collaborating with partners on the training, accreditation, supervision, and regulation of both community lawyers and young community lawyers, as well as on the governance and oversight of community law hubs. This is exactly the kind of careful, disciplined scaling that allows innovation to become sustainable rather than fragile.



On the development advancement side, CAD-HR also achieved a major milestone with the attainment of Community Development Finance Institution (CDFI) status for the MRU Diaspora Community. This development is especially important because it reflects CAD-HR's ability not only to support community wellbeing, but to build the financial infrastructure required for long-term economic strength. The organisation is now working on an FCA application to secure a license for a crowd investment platform, through which low-net-worth individuals, community organisations, small businesses, and high-net-worth individuals will be able to pool resources and invest in community businesses through the CDFI, drawing on the relevant tax incentives available. This is a bold and forward-thinking model, one that has the potential to unlock community wealth in a way that is inclusive, structured, and replicable.

The CDFI will also run at least two incubator and accelerator programmes each year, helping to nurture community businesses and enterprises from the point of idea generation through to growth and sustainability. This is not simply about finance; it is about building a pathway for economic agency. It offers the MRU Diaspora Community a means of generating wealth from within, while creating a model that can be studied and adapted by other communities with similar social and economic characteristics. In this sense, CAD-HR's work is not only innovative; it is strategic and sector-shaping.

Perhaps one of the clearest signs that CAD-HR's resilience and credibility are now being recognised beyond its own networks is its invitation to join the Southwark Unified Black Network (SUBNet), a consortium of six Black-led organisations in Southwark bidding together to manage the newly commissioned Centre for Black African and Caribbean Elders (C-BACE). The consortium's bid was successful, and CAD-HR, as Lead Consortium Member, is now negotiating the terms of the agreement with Southwark Council alongside its strategic partners. While at first glance this may seem like a departure from CAD-HR's core mission, it is in fact a powerful opportunity to extend that mission in a new and practical way.

The C-BACE opportunity matters because it allows CAD-HR to link its social programmes, some of which have struggled to gain traction due to funding and structural constraints, with a centre that has strong community relevance and visible public value. It also opens the door to deeper cohesion between beneficiary communities and the wider communities they live alongside. Most importantly, it represents a shift in power. Communities that have historically struggled to access mainstream services are now in a position not merely to receive services, but to deliver them. That transformation is not symbolic; it is structural. It signals confidence in the leadership, capacity, and vision of Black-led organisations, and it creates space for CAD-HR to demonstrate the full value of its community-based approach in a visible, institutionally supported setting.

Taken together, these achievements show an organisation that is not defined by limitations, but by its ability to convert challenge into progress. CAD-HR has shown that resilience is not passive endurance; it is the capacity to build, adapt, and lead under pressure. It has shown that innovation is most powerful when it is grounded in community trust. And it has shown that small organisations can make a very large difference when they are clear in purpose, disciplined in execution, and deeply connected to the communities they serve.

In 2025, CAD-HR did more than grow. It strengthened the architecture of possibility.





Section IV

Leveraging the Successes and Challenges

The story of CAD-HR in 2025 is not simply a story of survival, growth, or even achievement. It is a story of transformation of what becomes possible when a community-led organisation learns how to turn pressure into purpose, limitation into innovation, and success into a platform for deeper and wider change.

What CAD-HR has built so far is already remarkable. It has shown that small organisations can generate large social value when they are rooted in trust, guided by lived experience, and committed to practical action. It has shown that community law can be delivered in ways that are free, culturally competent, and human. It has shown that community wealth can be built not only through grants, but through relationships, contribution, enterprise, and shared responsibility. And it has shown that when communities are invited not only to receive services but to design and lead them, they become the architects of their own future.

The opportunity now is to take these successes and scale them with intention. CAD-HR's achievements in 2025 have created more than momentum; they have created a framework for replication, expansion, and influence. The Community Law Initiative can be developed further into a model that informs how legal education is taught, how legal services are structured, and how community-based access to justice can be embedded across the UK. The Community Law Hubs, the community lawyer model, and the Young Community Lawyer pathway together offer a vision of legal support that is locally grounded, professionally robust, and nationally relevant.

In the same way, the Community Development Finance Institution and the emerging crowd investment platform point to a future in which communities do not wait at the edge of the economy hoping to be included, but become active participants in shaping, funding, and benefiting from it. This is not only an economic strategy; it is a social one. It opens the door to enterprise, jobs, resilience, and dignity. It creates opportunities for low-net-worth individuals, community groups, businesses, and high-net-worth supporters to contribute to a shared model of wealth creation that remains anchored in community benefit.

The challenges CAD-HR has faced are part of what make this vision credible. Because the organisation has had to work creatively through funding constraints, it has learned how to build with care, how to diversify, and how to remain effective even when resources are limited. Because it has had to earn trust one relationship at a time, it has become deeply connected to the communities it serves. Because it has had to innovate under pressure, it has developed models that are practical, adaptable, and potentially replicable. These are not setbacks to be hidden; they are assets to be leveraged.

That is why the future for CAD-HR should be understood not as a continuation of the past, but as the unfolding of a deeper possibility. The organisation now stands at a point where its successes can be multiplied, and its challenges converted into lessons that strengthen both its own work and the wider ecosystem around it. The South London Community Law Network, the CDFI, the Young Community Lawyers Network, and the Centre for Black African and Caribbean Elders all represent pathways through which CAD-HR can deepen its impact while expanding its reach. Each of these opportunities can become a story of community advancement, institutional innovation, and public good.

For the MRU Diaspora Community, this future holds particular promise. It means stronger institutions, wider access to justice, greater financial inclusion, and more pathways to leadership and enterprise. It means that community members will continue to see CAD-HR not just as a service provider, but as a builder of possibilities. It means that the lessons learned in one community can be translated into practical benefit for others, creating a ripple effect that reaches beyond the immediate beneficiary base.

For the wider UK community, CAD-HR offers something equally valuable: a tested model of how community-led organisations can solve real problems in ways that are more humane, more efficient, and often more effective than top-down approaches. It demonstrates that when services are built around the needs, language, and culture of the people they serve, they become more accessible and more trusted. It also demonstrates that financial resilience, community participation, and social justice are not separate ambitions; they reinforce one another when designed well.

The future, then, is full of possibility. It is a future in which CAD-HR continues to grow in confidence and reach, while remaining true to its founding ethos. It is a future in which challenges are not feared but studied and converted into strategy. It is a future in which

success is not measured only by scale, but by depth, integrity, and lasting change. It is a future in which the communities CAD-HR serves continue to rise, not because problems have disappeared, but because they now have stronger institutions, better tools, and a trusted partner walking beside them.

That is the kind of future CAD-HR is already building: bright, grounded, and full of hope. A future where remarkable success stories are not exceptional events, but the natural outcome of communities that are organised, supported, and empowered to thrive.

Section V

Impact of CAD-HR's Work

The impact of CAD-HR's work cannot be understood only through numbers, although the numbers are important. Its deeper impact lies in the fact that people who were once excluded, unheard, or dependent on outside systems are now becoming trusted providers of support within their own communities. That is the real transformation: not only access to services, but ownership of services; not only beneficiaries receiving help, but community members becoming the people who help others.

One of the strongest examples of this is the Community Law Initiative. In 2025, CAD-HR had established 21 Community Law Hubs in churches, mosques, community centres, food banks, and grassroots organisations. These hubs are not symbolic locations. They are living points of access where people already gather, already trust the space, and already feel safe enough to ask for help. Each hub operates independently while remaining connected to the wider initiative, and together they provide support to at least 40 to 50 individuals and families every week. This means legal help is no longer something distant, intimidating, or reserved for those who know how to navigate the system. It is present in the everyday spaces where people live their lives.

But the true impact of the Community Law Initiative goes beyond access figures. The community lawyers themselves have been trained, accredited, and equipped in ways that have changed not just what they do, but who they are in the eyes of their communities and in their own sense of possibility. They are no longer simply recipients of opportunity. They are trusted professionals, community anchors, and problem-solvers who understand both the technical demands of law and the human realities behind legal need. The value of that transformation cannot be reduced to a spreadsheet. It shows up in confidence, credibility, leadership, and the ability to serve with dignity and care.

The same is true of the Young Community Lawyers. Their impact is not only that they are now part of a pathway into the profession, but that they have moved from uncertainty into structure. Where once there may have been confusion about what the future will hold, there is now a clearer sense of direction, career security, and purpose. That matters deeply. For young people, certainty about the next step can be life changing. It creates stability, ambition, and hope. It also ensures that CAD-HR is not only building services for today but building the next generation of community lawyers who will carry the mission forward.

The impact of the Community Development Finance Institution and the wider community wealth-building agenda also reaches beyond measurable outputs. Its significance lies in what it makes possible for the MRU Diaspora Community: access to financial structures that are designed around community realities, not imposed from outside; opportunities for community organisations and small businesses to grow in a way that keeps wealth circulating locally; and the possibility of creating a long-term economic foundation for future generations. This kind of impact is slow to mature, but once it takes root, it can change the trajectory of entire communities.

Centre for the Advancement of Development and Human Right
Report of the Trustees
For the Year Ended 31 December 2025

FINANCIAL REVIEW

Reserves

It is the objective of the charity to ensure restricted funds are kept at a level which provides sufficient funds to cover management, administration and support costs on an ongoing basis. Based on the charity's size, the context of future plans, the level of our financial commitments and contractual obligations held, it's our policy to maintain restricted reserves of not less than equivalent of three months recurrent expenditure.

The Charity has a policy of keeping any surplus liquid funds in short-term deposits which can be readily accessed and where the capital is protected. The objective of the investment policy is to maximise interest while limiting risk. This policy is adopted as the surplus funds are expected to be used in the near future to fund future commitments. The Trustees consider that the current level of restricted reserves for the Charity is below that required and that the Charity should aim to explore ways of expanding its income streams.

GOING CONCERN

After making enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue its objectives and activities for the public benefit for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

Further details regarding the adoption of the going concern basis are in note 1 'Accounting Policies' in the financial statements.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Grace to Graces for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS102 the Financial Reporting Standard Applicable in the UK and Republic of Ireland.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006 and charities act 2011. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the board of trustees on 10th July 2026 and signed on its behalf by:



Askia Warne
Chair, Trustees

Centre for the Advancement of Development and Human Right
Independent Examiners Report to the Trustees
For the year ended 31st December 2025

I report on the accounts for the year ended 31 December 2025 set out on pages six to thirteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Patrick Jusu FCCA
Independent examiner

PAJ Accountants
10 - 16 Tiller Road

Docklands, London E14 8PX Date: 10th July 2026

Centre for the Advancement of Development and Human Right
Statement of Financial Activities
For the Year Ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	Notes	£	£	2025 £	2024 £
INCOMING RESOURCES					
Incoming Resources from generated funds					
Voluntary Income					
Donations	2	-	-	-	-
Grant Income					
General Grant	3	457,320	-	457,320	498,450
Total Incoming Resources		457,320	-	457,320	498,450
RESOURCES EXPENDED					
Resources expended on Charitable Activities:					
Charitable activities costs	4	388,728	-	388,728	444,996
Cost of generating voluntary income	5	-	-	-	-
Resources Expended		388,728	-	388,728	444,996
Other Resources Expended					
Governance costs	6	1,000	-	1,000	-
Other support costs	7	4,844	-	4,844	4,844
		5,844	-	5,844	4,844
Total Resources Expended		394,572	-	394,572	449,840
Net incoming resources for the year		62,748	-	62,748	48,610
RECONCILIATION OF FUNDS					
Net movement in funds		62,748	-	62,748	48,610
Fund balances brought forward		67,222	-	67,222	514,213
Prior year adjustments		-	-	-	(495,601)
Fund balances carried forward		62,748	-	129,970	67,222

Centre for the Advancement of Development and Human Right
Balance Sheet
At 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets					
Tangible fixed assets	11	8,924	-	8,924	13,768
		<u>8,924</u>	<u>-</u>	<u>8,924</u>	<u>13,768</u>
Current Assets					
Debtors	12	-	-	-	-
Cash at bank and in hand		122,046	-	122,046	53,454
		<u>122,046</u>	<u>-</u>	<u>122,046</u>	<u>53,454</u>
Creditors: Amounts falling due within one year	13	(1,000)	-	(1,000)	-
		<u>(1,000)</u>	<u>-</u>	<u>(1,000)</u>	<u>-</u>
Net Current Assets		<u>121,046</u>	<u>-</u>	<u>121,046</u>	<u>53,454</u>
Net Assets		<u>129,970</u>	<u>-</u>	<u>129,970</u>	<u>67,222</u>
Funds	14				
Unrestricted Funds				129,970	67,222
Restricted Funds				-	-
				<u>129,970</u>	<u>67,222</u>

The members have not required the Charity to obtain an audit of its financial statements for the period ended 31 December 2025 in accordance with Charity Commission SORP Act. The specific reporting requirements and thresholds differ by UK region and are outlined in the Charity SORP (Statement of Recommended Practice) framework, which aligns non-profit accounting with FRS 102.

The trustees acknowledge their responsibilities for

- (a) Ensuring that the charity keeps accounting records that comply with Charity Commission SORP (Statement of Recommended Practice)
- (b) Preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of each financial year and of its surplus or deficit for each financial year in accordance with Charity Commission SORP (Statement of Recommended Practice)

This Financial Statement have been prepared under a Statement of Recommended Practice (SORP) ensures sector-specific accounting compliance. It integrates core FRS 102 standards with specialized rules for fund accounting, income recognition, and detailed narrative reporting

The financial statements were approved by the Board of Trustees on 10th July 2026 and were signed on its behalf



Askia Warne

Chair of Board of Trustees

Centre for the Advancement of Development and Human Right
Notes to the Financial Statements
For the Year Ended 31 December 2025

Accounting Policies

Accounting Convention

The accounts have been prepared in accordance with all applicable accounting standards, FRS 102, the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" revised 2026 (FRS 102), except for the alternative headings that have been used in the Statement of Financial Activities, as the Trustees feel that the revised headings make the accounts easier to read for a non-financial audience. The principal accounting policies adopted in the preparation of the accounts are set out below.

The charity constitutes a public benefit entity as defined by FRS102.

Exemption from preparing a cash flow statement

Exemption has been taken from preparing a cash flow statement on the grounds that the charitable company qualifies as a small charitable company.

Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Grants and Donations

Income from grants and donations is included in incoming resources when these are receivable.

Going concern

The Charity's activities, together with the factors likely to affect its future performance and position are set out in the Report of the Trustees on pages 2 to 8 which describes the structure, governance and management of the Charity; its risk management policies and procedures, its objectives and activities, the achievements, performance and financial position of the Charity, and its plans for the future. After making enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue its objectives and activities for the public benefit for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Cost of generating funds

Cost of generating funds are those costs relating to the generation of income and includes cost related to the management of the charities activities.

Allocation and apportionment of costs

Support cost are those cost related to shared activities of the organisation and are apportioned on a basis considered appropriate to the underlying activities.

Governance costs

Governance costs are the costs associated with the strategic direction of the charity and with meeting regulatory responsibilities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustee. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Implementing Partners

The Charity expend and administrate all its activities through implementing partners as illustrated in the notes to the accounts.

Centre for the Advancement of Development and Human Right
Notes to the Financial Statements
For the Year Ended 31 December 2025

1A Tangible fixed assets and depreciation

Tangible assets are included at cost less depreciation and impairment. Depreciation has been provided at the following rates to write off the assets over their estimated useful lives:

Fixtures & fittings 15% on cost

Computer equipment 33% on cost

2 Voluntary Income

31.12.2025 31.12.2024

£ £

General donations

- -

- -

3 Grant

31.12.2025 31.12.2024

£ £

Akelius Foundation

157,200 127,800

Family United

89,028 118,800

Tribal Organisations

123,048 118,200

Zakat Collective

88,044 133,650

457,320 498,450

Resources Expended

4 Charitable activities cost

31.12.2025 31.12.2024

£ £

Hardship Fund

96,000 116,400

Health and Wellbeing Support

76,728 96,396

Legal Service Support

102,000 106,200

Teaching and Learning Support

114,000 126,000

388,728 444,996

5 Cost of generating voluntary income

31.12.2025 31.12.2024

£ £

Entertainment expenses

- -

Travel and subsistence

- -

Printing and stationery

- -

- -

6 Governance costs

31.12.2025 31.12.2024

£ £

Accountancy services

500 -

Independent examination

500 -

Bank charges

- -

1,000 -

Centre for the Advancement of Development and Human Right
Notes to the Financial Statements
For the Year Ended 31 December 2025

	31.12.2025	31.12.2024
	£	£
7 Other support costs		
Depreciation	4,844	4,844
Insurance	-	-
Website maintenance	-	-
	<u>4,844</u>	<u>4,844</u>

8 NET INCOMING/(OUTGOING) RESOURCES

	31.12.2025	31.12.2024
	£	£
Net resources are stated after charging/(crediting):		
Depreciation - owned assets	4,844	4,844
Independent examination	500	-
	<u>5,344</u>	<u>4,844</u>

9 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

There were no trustees' expenses paid neither for the year ended 31 December 2025 nor for the year ended 31 December 2024.

10 STAFF COSTS

	31.12.2025	31.12.2024
	£	£
Wages and salaries	-	-
Social security costs	-	-
	<u>-</u>	<u>-</u>

The average monthly number of volunteers during the year was as follows:

31.12.2025	31.12.2024
<u>4</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

Centre for the Advancement of Development and Human Right
Notes to the Financial Statements
For the Year Ended 31 December 2025

11 Tangible Fixed Assets

All assets relate to the Charity and are used for charitable purposes.

Cost	Office Furniture & Equipment £	Computer equipments £	Total £
At 1st January 2025	7,211	11,401	18,612
Improvements	-	-	-
Additions	-	-	-
Disposals	-	-	-
At 31st December 2025	7,211	11,401	18,612
Depreciation			
At 1st January 2025	1,082	3,762	4,844
Charge for the year	1,082	3,762	4,844
At 31st December 2025	2,163	7,525	9,688
Net Book Value			
At 31st December 2025	5,048	3,876	8,924
Net Book Value			
At 31st December 2024	6,129	7,639	13,768
	31.12.2025	31.12.2024	
12 Debtors	£	£	
Accrued Income - Fundraising event	-	-	
	-	-	
	31.12.2025	31.12.2024	
13 Creditors: Amounts falling due within one year	£	£	
Accrued expenses	1,000	-	
Other creditors	-	-	
	1,000	-	

Centre for the Advancement of Development and Human Right
Notes to the Financial Statements
For the Year Ended 31 December 2025

14 MOVEMENTS IN FUNDS

	At 1st Jan. 2025	Net Movements in funds	At 31st Dec. 2025
	£	£	£
Unrestricted fund	67,222	62,748	129,970
Restricted funds	-	-	-
	<u>67,222</u>	<u>62,748</u>	<u>129,970</u>

14 SUMMARY MOVEMENT IN FUNDS FOR THE YEAR

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	457,320	(394,572)	62,748
Restricted funds	-	-	-
	<u>457,320</u>	<u>(394,572)</u>	<u>62,748</u>

Centre for the Advancement of Development and Human Right
Detailed Statement of Financial Activities
For the Year Ended 31 December 2025

	31.12.2025	31.12.2024
	£	£
INCOMING RESOURCES		
Voluntary income		
General Donations	-	-
Total Voluntary Income	<u>-</u>	<u>-</u>
Grant		
General Grant	457,320	498,450
Total Grant Received	<u>457,320</u>	<u>498,450</u>
TOTAL INCOMING RESOURCES	<u>457,320</u>	<u>498,450</u>
RESOURCES EXPENDED		
Charitable activities cost		
Hardship Fund	96,000	116,400
Health and Wellbeing Support	76,728	96,396
Legal Service Support	102,000	106,200
Teaching and Learning Support	114,000	126,000
	<u>388,728</u>	<u>444,996</u>
Cost of generating voluntary income		
Entertainment expenses	-	-
Travel and subsistence	-	-
Printing and stationery	-	-
	<u>-</u>	<u>-</u>
Governance costs		
Accountancy services	500	-
Independent examination	500	-
Bank charges	-	-
	<u>1,000</u>	<u>0</u>
Support Costs		
Depreciation	4,844	4,844
Insurance	-	0
Website maintenance	-	0
	<u>4,844</u>	<u>4,844</u>
Total Resources Expended	<u>394,572</u>	<u>449,840</u>
Net Expenditure	<u>62,748</u>	<u>48,610</u>