

Charity Commission Registered Number: SC050074

The Economic Forum for Family Empowerment Scotland

Trustees' Annual Report and Financial Statement

For the year ended 30 April 2026

**THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2026**

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**THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2026**

LEGAL AND ADMINISTRATIVE INFORMATION

OFFICERS AND PROFESSIONAL ADVISERS

CHARITY TRUSTEES

ANGELA DANIEL FARMAN
GIFT DJIDO
IQRA JAVED
MARIATHA TADINMA AGUMMADU

FOUNDER/CEO/LEAD PROJECT FACILITATOR

MRS ANGELA EJIRO NDUKA

REGISTERED OFFICE ADDRESS

353 ORBISTON ST
MOTHERWELL, SCOTLAND
ML1 1QW

BANKERS

VIRGIN MONEY UK

INDEPENDENT EXAMINER

TOJ FINANCIALS LTD
(CHARTERED ACCOUNTANTS AND TAX ADVISERS)
13 WOODING GROVE
HARLOW. CM19 4ED

CHARITY REGISTERED NUMBER

SC050074

The Economic Forum for Family Empowerment Scotland (TEFFFES)
Report of the Trustees
For the year ended 30 April 2026

Introduction:

The Trustees present their Annual Report together with the financial statements of The Economic Forum for Family Empowerment Scotland (TEFFFES) for the year ended 30 April 2026. The Trustees have prepared the financial statements in accordance with 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 United Kingdom and Republic of Ireland (FRS 102) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities and Trustee Investment (Scotland) Act 2005.

Objectives and activities

This report aims to provide an overview of our activities, achievements, financial performance, and plans for the future. During this reporting year, TEFFFES advanced its mission to empower families, support young people, celebrate cultural heritage, and build stronger communities across North and South Lanarkshire – prioritising low-income households, New Scots, refugee and asylum-seeking families, minority ethnic communities, and people affected by dementia and their carers. We extend our gratitude to our dedicated supporters, volunteers, staff, and beneficiaries for their valuable contributions and continued support.

The association's objects are:

- The relief those in need through providing a means for families of all ethnicities, with a particular focus on migrants, refugees and asylum seekers, to come together and engage in social and learning opportunities that will reduce social isolation, support those experiencing disadvantage and develop a better understanding of families' rights, particularly around oppressive cultural practices including, but not limited to, refugees, asylum seekers and other relevant matters.
- To promote socialisation amongst children, teenagers, young adults and families.
- To provide practical support for older people, including home visits, telephone support and online social activities where appropriate.
- To connect people through a befriending outreach programme for people (single parents, young, families and the elderly) who have experienced significant adversity, helping them build their confidence so that they can thrive.

Achievements and Performance During the Year

We are pleased to highlight several key accomplishments during this reporting period:

- **Dementia Awareness and Inclusive Communities:** During the year, TEFFFES significantly expanded its work supporting people living with dementia, their families and carers through new partnerships with Age Scotland and Meeting Centres Scotland.
- **Partnership with Age Scotland:** Delivered a five-week Dementia Awareness programme – our first collaboration bringing dementia education directly to a youth group
- **Four interactive sessions for Rising Stars (approx. 20 young people aged 5–16):** exploring what dementia is, how it affects people, communication tips, and living well with dementia; activities included brain-map art, inclusive-design posters, and memory-box making
- **One dedicated workshop for volunteers, parents and community members:** building knowledge, confidence, and practical skills to support people living with dementia; feedback noted increased understanding and readiness to help
- **TEFFFE Meeting Centre Launch (Nov 2025):** Opened a dementia-friendly meeting centre providing wellbeing activities, gentle exercise, traditional games, creative sessions and peer support for people living with dementia and their families.
- **Stigma Reduction & Intergenerational Learning:** Linked older community members, including those living with memory loss, with younger people to share stories, skills and friendship – helping pass on cultural knowledge while building empathy across generations

Community Support & Food Provision

- **Foodbank Project:** Delivered in partnership with The Robertson Trust, providing essential food parcels to families facing financial hardship, food poverty and the ongoing impacts of the cost-of-living crisis.
- **Community Free Meals Project:** Regular hot shared meals, cultural food events and cooking sessions open to all; fully powered and funded by National Lottery Community Fund Scotland.
- **Back-to-School Support (August 2025):** Distributed uniforms, footwear, bags and stationery to children from low-income and no-recourse-to-public-fund families; funded by Cash for Kids.
- **Groundwork UK & Tesco Community Support:** Received a £1,000 grant specifically to provide breakfast cereals and healthy start-of-day meals for our TEFFFES Rising Stars young people.
- **Community Partnership Events Voluntary:** Participated in Newmains Community Trust community BBQ; coordinated baby essential collections and distribution via Baby Bank Scotland

Rising Stars Youth Programme

- **Creative & Cultural Activities:** Weekly sessions including singing, performance, Afro-dance and sports; participants performed publicly at Summerlee Museum, with attendance vouchers issued to all those taking part
- **Trip & Activities with Cash for Kids:** With approval from funders, arranged an inclusive educational and recreational visit to M&D's Theme Park for 30–35 young people; funded by Cash for Kids, giving children the chance to enjoy rides, time with peers and a hot meal – an opportunity many would otherwise not access
- **Commonwealth Games Engagement:** Invited to take part in the official “Together We Are Scotland” youth event at Team Scotland House; organised group trips to support Nigerian athletes competing at the Glasgow 2026 Commonwealth Games events.
- **Project Development:** Co-designed with young participants and developed detailed funding proposals for:
- **Connected & Safe – Young Digital Leaders:** 2-year programme of digital skills, online safety, creative dance and personal development
- **African Sewing & Tie-Dye Classes:** Intergenerational sessions for young people and parents preserving traditional cultural crafts.
- **Commonwealth African Fashion Exhibition:** Community showcase celebrating heritage, inclusion and African fashion

Cultural & Diaspora Work

- Celebrated Nigerian and wider African heritage through food, music, dance and public community gatherings.
- CEO and Trustees represented TEFFFES at Afro-Fusion 2026 in Edinburgh; built new partnerships with diaspora organisations across Scotland.
- Drafted formal constitution for the Nigerian Community Association North & South Lanarkshire; explored future Community Interest Company (CIC) structure to meet growing community needs

Governance, Funding & Partnerships

- Secured £20,000 core funding from National Lottery Community Fund Scotland;
- Submitted applications to North Lanarkshire Council, Cash for Kids, Awards for All Scotland and The Robertson Trust
- Established formal partnerships with: Age Scotland, Meeting Centres Scotland, The Robertson Trust, Groundwork UK, Tesco Community Grants, FareShare Go, Voluntary Action North Lanarkshire and local council teams.
- Updated key governance documents including our Reserves Policy; completed full Trustee Skills Audit; implemented structured payment arrangements to meet HMRC payroll obligations for the first time as an employer.
- Continued to engage with the Scottish Parliament, Police Scotland and other stakeholders to promote greater awareness of the needs of minority ethnic and migrant communities.

Looking Ahead

The Trustees intend to build on the progress made during the year by:

- expanding dementia-friendly activities;
- launching new youth programmes;
- delivering the Commonwealth African Fashion Exhibition;
- increasing food support initiatives;
- strengthening partnerships across North and South Lanarkshire;
- seeking additional grant funding to support long-term sustainability.

Public Benefit

Throughout the year, the Trustees have ensured that the charity's activities were carried out in furtherance of its charitable purposes for the benefit of the public. The programmes delivered supported individuals and families experiencing poverty, social isolation, health inequalities and cultural exclusion, while promoting community cohesion, education and wellbeing across North and South Lanarkshire. The Trustees are satisfied that the charity has complied with the public benefit requirements of the Charities and Trustee Investment (Scotland) Act 2005.

Financial Review

During the year ended 30 April 2026, The Economic Forum for Family Empowerment Scotland received total income of £54,168.22 (2025: £105,517.58), comprising grant income, voluntary donations and other charitable income. This represents a decrease of approximately 48.7% compared with the previous financial year.

Total expenditure for the year exceeded income, resulting in a net deficit of £22,246.54 (2025: net surplus of £28,910.70). The deficit primarily reflects the delivery of charitable activities funded through resources accumulated in previous periods and the continued investment in services supporting families, young people and vulnerable members of the community.

The Trustees continue to monitor the charity's financial position closely and are satisfied that appropriate financial controls remain in place to support the charity's ongoing operations.

Funds

The charity maintains the following categories of funds:

Unrestricted Funds: These funds are available for use at the discretion of the Trustees in furtherance of the charity's general charitable purposes and are not subject to donor-imposed restrictions.

Restricted Funds: Restricted funds comprise income received for specific charitable purposes or projects. These funds are applied solely in accordance with the conditions specified by the donor or funding body.

Reserves Policy

The Trustees recognise the importance of maintaining adequate reserves to safeguard the charity's financial sustainability.

The charity's policy is to maintain sufficient unrestricted reserves to enable it to continue delivering its charitable activities, meet its ongoing financial commitments and respond to unforeseen circumstances. The Trustees review the level of reserves annually as part of the charity's financial planning process, taking into account anticipated income, planned expenditure and operational risks.

Structure, Governance and Management

Type of governing document

The Economic Forum for Family Empowerment Scotland is a Scottish Charitable Incorporated Organisation (SCIO) registered with the Office of the Scottish Charity Regulator (OSCR) on 8 April 2020. The charity is governed by its Constitution, which sets out its charitable purposes, governance arrangements, and the powers and responsibilities of the Trustees.

Trustee Recruitment and Appointment

Trustees are elected by the members at the Annual General Meeting in accordance with the provisions of the Constitution. Where a vacancy arises during the year, the Trustees may appoint an eligible individual to serve as a Trustee until the next Annual General Meeting, at which they may stand for election by the members. The Constitution requires the charity to have a minimum of three Trustees at all times.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 (FRS 102) and the Charities SORP (FRS 102).

The law applicable to Scottish charities requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions, disclose with reasonable accuracy at any time the financial position of the charity, and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), and the charity's Constitution.

The Trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

Independent Examiner

The financial statements have been independently examined in accordance with the provisions of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

TOJ FINANCIALS LTD acted as the Independent Examiner for the year ended 30 April 2026.

Approval

Approved by the Board of Trustees and signed on its behalf by:



Mrs Gift Djido
Trustee

July 30, 2026

Independent Examiner's Report to the Trustees of The Economic Forum for Family Empowerment Scotland for the year ended 30 April 2026

I report on the financial statements of The Economic Forum for Family Empowerment Scotland for the year ended 30 April 2026, which are set out on pages 11 to 16.

Respective Responsibilities of the Trustees and the Independent Examiner

As the charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's accounts as carried out under section 44 (1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention which give me cause to believe that, in any material respect:

- Proper accounting records have not been kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended);
- The accounts do not accord with those accounting records; or
- The accounts do not comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), other than the requirement for a true and fair view, which is not considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

As the charity has prepared its accounts on the accruals basis and is registered in Scotland, I confirm that I am qualified to undertake this examination by virtue of my membership of the Institute of Financial Accountants (IFA), which is one of the recognised professional bodies specified in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended).



Taofiq Olalekan Jimoh FCCA FFA FIPA FTA
TOJ Financials LTD
13 Wooding Grove, Harlow, CM19 4ED.

July 30, 2026

THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
STATEMENT OF FINANCIAL ACTIVITIES (Receipt and Expenditure Account)
For the year ended 30 April 2026

		Un-restricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
	Notes				
INCOMING FROM CHARITABLE ACTIVITIES	2				
Grants received		-	53,500.00	53,500.00	103,790.00
Donations		313.00	-	313.00	1,180.00
Other income		355.22	-	355.22	547.58
TOTAL INCOMING RESOURCES		668.22	53,500.00	54,168.22	105,517.58
RESOURCES EXPENDED					
Support Costs	3a	1,733.37	57,259.25	58,992.62	18,072.63
Charitable activities	3b	18.75	17,023.21	17,041.96	58,284.25
Governance	3c	380.18	-	380.18	250.00
TOTAL RESOURCES EXPENDED		2,132.30	74,282.46	76,414.76	76,606.88
Net income/(outgoing) resources		(1,464.08)	(20,782.46)	(22,246.54)	28,910.70
Total funds brought forward		(34,176.36)	89,274.67	55,098.31	26,187.61
Total funds carried forward		(35,640.44)	68,492.21	32,851.77	55,098.31

Continual operations provide the source of all incoming resources.

Other than what is noted in the Statement of Financial Activities, the charity has no additional gains or losses.

THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
STATEMENT OF FINANCIAL POSITION
For the year ended 30 April 2026

		2026	2025
	Notes	Total	Total
		£	£
FIXED ASSETS			
Tangible Assets	4	14,175.00	-
CURRENT ASSETS			
Cash at bank and in hand	5b	21,352.66	55,098.31
Current Liabilities			
Creditors: amounts falling due within one year	6	(2,675.89)	-
TOTAL ASSETS LESS CURRENT LIABILITIES		32,851.77	55,098.31
FINANCED BY:			
Unrestricted funds		(35,640.44)	(34,176.36)
Restricted Funds		68,492.21	89,274.67
TOTAL FUNDS		32,851.77	55,098.31

This report has been approved by the Board of Trustees and signed on its behalf by:



Mrs Gift Djido
Trustee

July 30, 2026

THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
NOTES TO THE ACCOUNTS
For the year ended 30 April 2026

1. Basis of preparation

The financial statements have been prepared under the historical cost convention.

The financial statements have been prepared in accordance with 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 United Kingdom and Republic of Ireland (FRS 102) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Going concern

The Trustees have assessed the charity's ability to continue as a going concern and are satisfied that it has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the financial statements have been prepared on the going concern basis.

Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

Income recognition

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Donations are recognised when receivable.

Grant income is recognised when any performance-related conditions attached to the grant have been met.

Income received in advance of entitlement is recognised as deferred income.

Expenditure recognition

Expenditure is recognised on an accrual basis when a legal or constructive obligation exists and the amount can be measured reliably. This is classified under the following headings:

- Charitable activities
- Raising funds (where applicable)
- Governance costs
- Support costs

Support Costs: Support costs comprise expenditure incurred in the management and administration of the charity, including staff costs, office costs, utilities and professional fees.

THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
NOTES TO THE ACCOUNTS (contd)
For the year ended 30 April 2026

Fund accounting

Unrestricted funds are available for the general purposes of the charity.

Restricted funds are funds subject to specific restrictions imposed by donors or funding bodies and are applied solely for the purposes for which they were given.

Taxation

The charity is recognised as a Scottish charity by the Office of the Scottish Charity Regulator (OSCR) and is exempt from taxation on income and gains applied for its charitable purposes.

2 Incoming Resources - General Donations

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025 Total Funds £
Grants received	-	53,500.00	53,500.00	103,790.00
Donations	313.00	-	313.00	1,180.00
Other Income	355.22	-	355.22	547.58
	668.22	53,500.00	54,168.22	105,517.58

3 Resources Expended - Activities

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025 Total Funds £
3a Support Costs				
Rent	-	9,594.00	9,594.00	-
Council Tax	-	511.59	511.59	-
Hall Hire	-	807.50	807.50	-
Support worker costs	-	29,999.60	29,999.60	6,400.00
Travels & Subsistence	-	8,602.04	8,602.04	440.19
Subscription	383.99	-	383.99	-
Website, IT & Software	-	1,570.00	1,570.00	350.00
Equipment	-	1,956.02	1,956.02	2,212.49
Insurance	-	952.21	952.21	78.21
Printing & stationery	-	320.95	320.95	343.89
Repairs & Maintenance	-	70.00	70.00	-
Telephone & Internet	1,349.38	-	1,349.38	-
Depreciation	-	825.00	825.00	-
Van Expenses	-	2,050.34	2,050.34	-
	1,733.37	57,259.25	58,992.62	9,824.78

THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
NOTES TO THE ACCOUNTS (contd)
For the year ended 30 April 2026

3b Charitable activities

Donations	18.75	-	18.75	182.65
Events and other activities	-	-	-	2,875.40
Projects & fund raising events		11,880.98	11,880.98	6,169.78
Volunteer's expense		5,142.23	5,142.23	580.00
	18.75	17,023.21	17,041.96	9,807.83

3c Resources Expended – Governance

	Unrestricted Funds	Restricted Funds	2026 Total Funds	2025 Total Funds
	£	£	£	£
Accountancy	350.00	-	350.00	-
Bank charges	30.18	-	30.18	-
Other professional fees	-	-	-	-
	380.18	-	380.18	-

4 Tangible Assets

	Motor Vehicle	2026 Total	2025 Total
	£	£	£
Cost	15,000.00	15,000.00	-
Additions	-	-	-
Revaluation	-	-	-
Disposal	-	-	-
Depreciation	(825.00)	(825.00)	-
Transfers	-	-	-
Closing balance	14,175.00	14,175.00	-
Net book value			
At 30 APRIL 2026	14,175.00	14,175.00	-
At 30 April 2025	-	-	-

5a Debtors

	2026	2025
	£	£
This is made up as follows:		
Other debtors	-	-
	-	-

5b Cash at bank and in hand

	2026	2025
	£	£
Cash at bank	21,352.66	55,098.31
Cash at hand		
	21,352.66	55,098.31

THE ECONOMIC FORUM FOR FAMILY EMPOWERMENT SCOTLAND
NOTES TO THE ACCOUNTS (contd)
For the year ended 30 April 2026

6 Creditors: Short and Long term

	2026	2025
	£	£
This is made up as follows:		
Accrued PAYE & NI	2,481.84	-
Loan from members	194.05	-
	2,675.89	-

7 Movement in funds

	Opening balance	Incoming resources	Resources expended
	£	£	£
Unrestricted funds	(34,176.36)	668.22	2,132.30
Restricted funds	89,274.67	53,500.00	74,282.46
	55,098.31	54,168.22	76,414.76

8 Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	2026 Total Funds	2025 Total Funds
	£	£	£	£
Cash at bank and in hand	-	21,352.66	21,352.66	55,098.31
Tangible assets less current liabilities	11,499.11	-	11,499.11	-
	11,499.11	21,352.66	32,851.77	55,098.31

- 9** The Economic Forum for Family Empowerment Scotland is recognised as a Scottish charity by the Office of the Scottish Charity Regulator (OSCR). The charity is exempt from Corporation Tax on income and gains to the extent that they are applied for charitable purposes in accordance with the Corporation Tax Act 2010 and the Taxation of Chargeable Gains Act 1992.

10 Control

The charity is controlled by its Board of Trustees, who are responsible for the strategic direction, governance and overall management of the charity. There is no single ultimate controlling party.