SC041922

CROSS ETHNIC

RECEIPTS AND PAYMENTS

FOR THE YEAR

31 March 2026

Argyle Accountants
Certified Public Accountants
1007 Argyle Street
Glasgow G3 8LZ
Tel 0140 248 7214

CROSS ETHNIC
Trustees' Annual Report and
Receipts & Payments Account
For The Year Ended
31 March 2026
Scottish Charity Number SC041922

Address:-

2/3 48 West George St
Glasgow
G2 1BP

Trustees:-	**Office:-**
David Nallaratnam	Chair Person
Colin Navolu	Secretary
Ali Said Hadi	Treasurer

Recruitment and appointment of Trustees
Done at AGM

Governing document
The Cross Ethnic is a charitable unincorporated association and the purposes and administration arrangements are set out in its constitution.

The charity operates in Glasgow and supports disadvantaged people from different backgrounds, with a particular focus on helping people who experience social isolation, financial hardship and barriers to integration.

Objectives and activites
The principal objectives of Cross Ethnic Community are to promote integration and understanding between people from different ethnic and cultural backgrounds in Glasgow and to empower and support people who are experiencing disadvantage.

The charity seeks to bring communities together, encourage participation, reduce isolation and provide practical support to people who may face difficulties settling into life in Glasgow.

Our work is guided by principles of compassion, dignity, equality and respect for all people, regardless of their background, culture or circumstances.

Main Activities
During the financial period, the charity continued to provide practical and community-based support through a number of activities.

Sewing and Skills Classes
The charity has continued to provide sewing classes in Glasgow, particularly supporting women who may be experiencing social isolation, financial difficulties or disability.

The classes provide an opportunity for participants to learn and develop practical sewing skills, build confidence, meet other members of the community and develop friendships.

The activity also contributes to participants' independence and empowerment by providing useful skills that can potentially support future volunteering, employment or small-scale income-generating opportunities.

Befriending Service
Cross Ethnic Community continues to provide a befriending service to people who are new to Glasgow and may have limited social networks.

The service is particularly valuable to newly arrived asylum seekers and refugees who may experience loneliness, isolation and difficulties becoming familiar with their new community.

Through friendship, encouragement, information and practical support, volunteers help individuals develop connections within the wider community and feel more welcomed and included.

Financial and Practical Assistance
During the financial period, the charity provided financial assistance and practical support to disadvantaged individuals and families in Glasgow.

This assistance included support for people experiencing financial hardship and difficult circumstances. The charity seeks to respond to genuine needs within the resources available to it.

Summary of Main Achievements
During the financial period, Cross Ethnic Community was able to make a positive difference to a significant number of people in Glasgow.

The charity provided financial assistance to disadvantaged people, including asylum seekers and refugees who were experiencing financial hardship.

The sewing programme continued to empower women, including women experiencing disability and social isolation. The classes provided not only practical skills but also opportunities for friendship, confidence-building and participation in the community.

The charity's befriending service continued to support newly arrived asylum seekers and refugees by helping them establish social connections and become more familiar with life in Glasgow.

These activities reflect the charity's continuing commitment to reducing isolation, encouraging integration and empowering disadvantaged people.

Public Benefit
The trustees have considered the public benefit provided by the charity's activities during the financial period.

The charity's activities benefit people in Glasgow who experience disadvantage, isolation, financial hardship or barriers to participation in the wider community.

Through skills development, befriending, financial assistance and community activities, Cross Ethnic Community helps individuals build confidence, develop relationships and participate more fully in community life.

The trustees are satisfied that the charity's activities during the financial period were carried out in accordance with its charitable purposes and provided a public benefit.

Volunteers
The charity's work is supported by volunteers who give their time and skills to help deliver community activities and support beneficiaries.

The trustees are grateful to all volunteers, supporters and community members who have contributed to the charity's work during the financial period.

Their commitment enables the charity to continue providing practical support to people who may otherwise have limited access to services and opportunities.

Financial Review
The charity's activities during the financial period were undertaken within the financial resources available to it.

The trustees have continued to monitor expenditure carefully and ensure that available funds are used for charitable purposes.

The charity remains committed to maintaining appropriate financial controls and ensuring that expenditure provides direct or indirect benefit to the people and communities it exists to support.

Future Plans
The charity intends to continue developing its community activities in Glasgow, subject to the availability of funding and volunteer support.

Future priorities include:

Continuing sewing and skills-development activities.
Supporting women experiencing isolation and disability.
Continuing the befriending service for newly arrived members of the community.
Providing practical and financial assistance to people experiencing hardship.
Strengthening community integration and relationships between people from different backgrounds.
Developing additional opportunities for disadvantaged people to gain skills, confidence and
Seeking appropriate funding and partnerships to enable the charity to continue and expand its work.
The trustees will continue to review the charity's activities and priorities in response to the needs of the communities it serves.

Governance and Administration
Cross Ethnic Community is governed in accordance with its constitution as a charitable unincorporated association.

The trustees are responsible for the overall governance of the charity, ensuring that its activities remain consistent with its charitable purposes and that charitable funds are used appropriately.

The trustees meet as required to consider the charity's activities, finances, governance and future development.

Statement from the Trustees
The trustees would like to express their sincere appreciation to all volunteers, supporters, funders, donors, community partners and members who have contributed to the work of Cross Ethnic Community during the financial period.

The charity remains committed to serving disadvantaged people in Glasgow and creating opportunities for people from different backgrounds to come together, develop friendships, gain skills and participate positively in their communities.

The trustees look forward to continuing this work and developing the charity's services in the financial year

CROSS ETHNIC
Receipts and Payments Account
For The Year Ended
31 March 2026

	31-Mar-26		31-Mar-25	
	£	£	£	£
Receipts				
Grants:				
Donations	749		821	
Fund For Human	2,380		2,590	
Funding The Robertson Trust	6,250		12,090	
Funding Council Grant	750			
Allied	500			
Other income				
Bank interest received				
TOTAL RECEIPTS		**10,629**		**15,501**
Payments				
Hall hire inc rent	2,280		2,249	
Telephone	410		45	
Sewing equipment and materials	1,907		451	
Printing, postage, stationery	123		68	
Insurance	232		262	
Wages (inc sessional staff + other staff)	5,840		6,809	
Volunteer expenses	690		495	
Funding donated	3,691		7,621	
Software, cloud and web hosting	-		9	
Programmes	1,650		-	
Hospitality	147		349	
Bank charges	25		64	
Travelling expense	687		1,481	
Professional fees	10		205	
Other operating expenses	-		90	
		17,692		**20,198**
Surplus / (deficit) for year		**-£7,063**		**-£4,697**

CROSS ETHNIC
STATEMENT OF BALANCE SHEETS
AS AT
31 March 2024

	31-Mar-26		31-Mar-25	
	£	£	£	£
B1 Cash funds				
Cash and bank balances at start of year	7,836		12,533	
Surplus/(deficit)	-7,063		-4,697	
		773		**7,836**

Signed by one or two trustees on behalf of all the trustees



Signature

David Nallaratnam

Name

CROSS ETHNIC
Charity Number SC041922
ACCOUNTANT'S REPORT
FOR THE YEAR
31 March 2026

Set out on pages 1 to 4

Respective responsibility of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to © of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) © of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carries out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison on the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter come to my attention

1. Which gives me reasonable cause to believe that in my material respect the requirements:
   * to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
   * to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations.

have been met.

Signed _____ **Date** 6/10/2026

For and on behalf of Argyle Accountants
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