

Company Registration Number -
04014153

Charity Registration Number - 1081996

African Caribbean Community Initiative (A.C.C.I.)

Accounts

31 March 2025

African Caribbean Community Initiative (A.C.C.I.)

Report and accounts for the year ended 31 March 2025

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African Caribbean Community Initiative (A.C.C.I.) - Chair's Foreword for the year ended 31 March 2025

This financial year has seen A.C.C.I., like many charities, continue to weather the financial consequences of the post COVID era, the cost-of-living crisis, a new Government where health and social care are said to be one of their commitments for change, and where building a NHS fit for the future is a key component.

A.C.C.I. understands that this socio- economic environment presents both obstacle and opportunity to ensuring that the organisation is fit for purpose both strategically and operationally, so that A.C.C.I. can continue to support its service users for many years to come.

Staff pay has rightly increased as we want to retain an engaged workforce to continue to provide a quality service for our members. But we recognise that salary is but only one aspect to an engaged and committed workforce. Part of the strategic plan looks to other ways to recognise staff, which will be captured in The People Plan. The staff continue to be loyal and inspired by the CEO Alicia Spence and the wider SLT.

We have invested in the Senior Leadership Team by recruiting into the Community Network Development Manager role in June 2024, to help the organisation build connections with commercial partners, individual donors and the community to fulfil our ambition to diversify to a balanced funding model, where A.C.C.I. has better access to unrestricted funds to further its objectives and bolster its reserves. We are actively looking at sustainable ways to ensure A.C.C.I. is fit for the future as the CDM, staff and trustees work to continue to build on the great work of 2023/2024 in 2024/2025 to build strong partnerships with corporates like GRP Solutions Ltd and long-standing charities such as The Grand Theatre Wolverhampton. These are but a few examples which show that A.C.C.I. did not rest in addressing the challenges that it faces.

Governance has been refreshed with training of all board trustees in the last quarter of 2024/2025, to ensure a skilled Board of Trustees who are able to support the push for innovation, consistency and sustainability at a time of considerable financial exposure. This has seen financially skilled trustees working closely with the finance team at A.C.C.I. to utilise e-platforms to better inform budget setting, the funding streams, income and expenditure. A move to new banking facilities with lower costs was investigated, sourced and implemented.

A.C.C.I. is addressing the future, which is why we engaged with our stakeholders; commissioners, carers, service users and staff to review the strategy and launch the organisations 3-year Strategic Plan, which is ambitious and aims to achieve a secure viable future. The government's stated drive towards community-based care where the service user's locality is imperative, should be an opportunity for the organisation to grow and strengthen. A.C.C.I. has been part of the Wolverhampton community and surrounding areas for over 38 years and has an in-depth knowledge of the community's needs at a time where mental ill-health is the next 'pandemic'.

Whilst awards are not the reason why A.C.C.I.'s staff and CEO continue to provide quality care and service; I was delighted but not surprised that A.C.C.I. won Charity of the Year at the MBCC Awards in November 2024. This topped a year in which the organisation picked up Community Contribution Award at the Wolves Foundation Awards 2024. Both awards recognise A.C.C.I.'s effective contributions to the community. This will continue so that A.C.C.I. sustains for the continued benefit of the organisation's service users.

This would not be possible without the dedication and commitment of A.C.C.I.'s staff and SLT lead by the indomitable CEO Alicia Spence. I take this opportunity to thank all the staff, SLT, the CEO Alicia, the Board of Trustees, carers and volunteers who work tirelessly to further the objectives of the organisation.

Bridget Tatham
Chair

African Caribbean Community Initiative (A.C.C.I.)

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Trustees' Annual Report for the year ended 31 March 2025

The Trustees present their Report and Accounts for the year ended 31 March 2025, which also comprises the Directors' Report required by the Companies Act 2006.

Reference and administrative details

The charity name.

The legal name of the charity is:- African Caribbean Community Initiative (A.C.C.I.).

The charity is also known by its operating name, A.C.C.I..

The charity's areas of operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1081996.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as a company limited by guarantee, registered under the Companies Acts. The governing document of the charity is the Memorandum and Articles of Association establishing the company under company legislation.

There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

By operation of law, all trustees are directors under the Companies Act 2006 and all directors are trustees under Charities legislation and have responsibilities, as such, under both company and charity legislation.

The trustees are all individuals.

The principal operating address, telephone number, email and web addresses of the charity are:-

217 Waterloo Terrace

Newhampton Road East, Wolverhampton

West Midlands, WV1 4BA

Telephone: 01902 571 230

Email Address: support@acci.org.uk Web address: www.acci.org.uk

The registered office of the charity for Companies Act purposes is the same as the operating address shown above.

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Trustees' Annual Report for the year ended 31 March 2025

The Trustees in office on the date the report was approved were:-

Canute Earl Gayle
M M White
I A Bandele
M R McCalla
D McIntosh
J Davis, Vice Chair
B A Tatham, Chair
J McConnell
V Grant
Carl Elliot Gayle
S Forsyth
I M McIntosh (appointed 12 October 2024) (resigned 21 October 2025)

The following persons served as Trustees during the year ended 31 March 2025 :-

The trustees who served as a trustee in the reporting period, and, if applicable, their dates of appointment or resignation during the year were:-.

<i>Name</i>	<i>Appointed</i>	<i>Resigned/Retired</i>
Canute Earl Gayle		
M M White		
I A Bandele		
M R McCalla		
D McIntosh		
J Davis, Vice Chair		
B A Tatham, Chair		
S Forsyth		
J McConnell		
V Grant		
Carl Elliot Gayle		
I M McIntosh	12 October 2024	

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Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The objects for which the Charity was established are:

- To promote any charitable purpose for the benefit of the public, but without prejudice to the generality of the foregoing, especially persons of African and Caribbean origin, living or working in or around the borough of Wolverhampton and its environs, and in particular but not exclusively those persons who are suffering from, or who have suffered from mental illness of any sort.
- To advance the education of such persons, their relatives and carers, persons working in the fields of mental health and the general public by the provision of advice, counselling and training.

Another year on and A.C.C.I. continues to meet and exceed its goals in meeting the needs of as many of its existing members and new referrals to the service. We have excelled in areas of sustained engagement with those who use the service daily and as needed or to attend specific events and activities.

The tangible, hard work, dedication and commitment of our staff can be seen by the results in the numbers of members who have remained well, engaged and involved. We have been able to bring early and timely interventions for many of our members who have severe and enduring mental health, reducing the need for them to be detained for lengthy periods of treatment or being placed outside the City of Wolverhampton with restricted family or carer contact for comfort and reassurance.

The outreach team has worked diligently to ensure that members are not falling through gaps in health and social care services, and that they are achieving levels of independence that improves their ability to maintain a valued level of daily living habits, skills and lifestyle which they are able to sustain.

We continue to develop the quality of activities and skills building opportunities for members to engage in interactive and group sessions. An essential part of the activities combines health, care and healthy options where each member will choose their own personal targets to monitor and celebrate their achievements.

We support and enable open dialogue and consultation with our members, continually evaluating their goals, reviewing their aims and to take ownership of their accomplishments. The members are encouraged to utilise their rights to choose and participate in user-led interests, which has also increased the variety of options available.

We are aware that a pandemic situation could return, as we know the virus has not completely left us. However, this has not diminished the quality of services, together with health and wellbeing activities put in place during and following that dreadful period. This service, its staff and members are well prepared for any recurrence of such an event.

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Impact:

Our varied programme of well-established activities remains popular and impactful. Reviews of health, wellbeing and user-led initiatives in consultation with our members, has continued to deliver the following results:

- The safe space enjoyed by Members in the Health and Wellbeing Hub continues to see a growth in the numbers attending to socialise and reduce isolation, obtain a freshly made hot meal and to engage in many of the activities provided.
- The food delivery service continues to work well with a growing demand, which has ensured that Members are receiving a hot meal that supplements a balanced and health-conscious diet. This has also provided the opportunity to encourage contact and maintain engagement with Members and carers, as well as prompting safe and wellbeing checks when necessary. The opportunity to optimise early wellbeing and mental health interventions have occurred because of this service.
- We continue to support families in receipt of benefits or those who are identified as low-income households via the partnership with the City Council and Wolverhampton Homes Household Support Fund to provide them with essential household items, house makeovers, subsidised utility funding and appliances.
- We provide a small food and provisions pantry where locally donated produce is dispersed within the community, which remains a valuable resource particularly in cases of emergency.
- We have issued over 200 food vouchers to members and families in partnership with the Household Support Fund.
- The Good Night Project, aimed at reducing or eliminating bed poverty continues to provide beds and coverings where appropriately requested in the community. Food vouchers and day bus passes are provided where the request meets the evidence and criteria required.
- Increased numbers of our members are still regularly attending the Wellbeing Hub, with many who refer family and friends to receive assistance with issues or engaged in the activities offered.
- The organisation remains a vital source of support to the members, carers and families of those who live with severe mental health and wellbeing challenges. We are encouraged that the commitment and dedication of our staff, members and volunteers, is steadfast, in the knowledge that without them, there would be immense difficulties in continuing to deliver the high quality of services offered.

The main activities undertaken in relation to those purposes during the year.

- Providing holistic services that advise and supports the users of the service to maintain their tenancies, care for themselves and their lived in spaces and seek appropriate assistance when needed.
- Provided volunteer opportunities for our members' individuals from the community.
- Continued to seek and take opportunities to attract funding to promote the organisation's profile and growing service delivery, raise awareness about issues of mental health and therapeutic activities provided to those using the service.
- Working in partnership with our funders, stakeholders, agencies, regional and national services to influence and improve mainstream service provision to African and African Caribbean people including Wolverhampton's many diverse communities.
- Ensuring that we advocate for members and support them to apply for appropriate benefits, and attend timely reviews as required.

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The main activities undertaken during the year to further the charity's purpose for the public benefit.

- We continue to make daily telephone contact calls to Members where appropriate in conjunction with planned and doorstep visits.
- We have seen an increase in levels of anxiety and acute depression, which has highlighted the continued need for Therapeutic Counselling Services, where we address issues around bereavement, grief, trauma, loss and isolation to maintain wellbeing by engaging in talking, listening and offering some human contact.

In addition, during the past year A.C.C.I. has delivered:

- We hosted a very successful Annual Carer's Day of Celebration in June as part of national Carers' Day.
- Hosted another Dementia Awareness Event in conjunction with the Church of God of Prophecy.
- Hosted a Diabetes Awareness Day delivered in two separate sessions.
- We hosted an excellent programme for World Mental Health Day, in conjunction with Gloucester Street Church and Church of God of Prophecy. The theme title for the faith-based event was "Compassion - Key to Recovery". The event attracted 150 attendees to the congregation.
- Carers continue to attend the Grand Theatre's monthly Memory Café.
- Carers' activities include wellbeing and exercise sessions, presentations on a range of topics, theatre visits, meals out and weekend coach trips.
- Carers are regularly invited to participate in surveys and consultations.
- The Carers are to discuss the issues that affect ageing carers' and the physical and mental health challenges facing them.
- Delivered our annual fundraising gala attended by nearly 500 supporters, sponsors, carers and members.

The short term and longer term aims and objectives.

A.C.C.I.'s objectives are to provide:

- A culturally safe/competent and appropriate service to meet the needs of the African/Caribbean and diverse communities;
- Influence local, regional and national mental health policy development, commissioning and service delivery.

A.C.C.I.'s trustees have prepared and approved this report and the public benefit statement below with due regard to the Charity Commission's general guidance, 'Charities and Public Benefit'.

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The charity's strategies for achieving its aims and objectives in the future.

Many of A.C.C.I.'s Members (service users) present with some conditions often compounded by trauma, racism, drug and alcohol addiction, making them amongst some of the most excluded, isolated and marginalised members of our local community.

In line with A.C.C.I.'s charitable objectives, the organisation provides public benefit via a range of support and services designed to improve the mental health and wellbeing of African Caribbean's and the diverse community, suffering or recovering from mental ill health. This is achieved by developing and delivering specialist services to reduce the number of new and repeat hospital admissions amongst our members. Supporting them to find appropriate accommodation, secure and retain tenancies, improve their life skills, education, employment opportunities and managing their finances, and providing advice on a range of issues including medication, addiction and diet management. These services form the golden thread of A.C.C.I.'s holistic approach to delivering our charitable objectives and helping our members remain well over longer periods.

Whilst the organisation focuses on providing culturally safe and appropriate services to African Caribbean people and their families, we continually look at ways to develop service delivery with the many displaced people entering the UK seeking assistance and refuge in better conditions and particularly those who are found to have mental ill-health. As such additional beneficiaries of our services include other ethnic groups and marginalised communities.

We also work with a range of private, public and voluntary sector bodies who work in partnership with A.C.C.I. to promote positive mental health and wellbeing within the local community, raise awareness of the support available and continue working to de-stigmatise mental ill-health. We also can provide a range of training opportunities and advocacy services to influence mainstream practice and policy development among health and social care professionals.

The main achievements and performance of the charity during the year.

The difference the charity's performance during the year has made to the beneficiaries of the charity and the benefit of the charity's achievements to wider society.

Significant achievements and performance we managed to attain during the year included:

- A.C.C.I.'s performance during 2024-25 continues to meet and exceed its target aims. Referrals to the organisation have remained steady with increased numbers of members participating across its activities and services varying in user uptake. This year we have received 226 referrals, some of whom required access to the following services; a list of which is provided in the Annual Report of Activities below.
- Health and Wellbeing Hub Activities – The input from members attending the Hub has supported the growth, engagement and improvement of a thriving activities programme that are all well attended.
- Staffordshire University and Birmingham City University (BCU) – Work Placement Social Work Students: We have successfully supported one level 5 Social Work Student from Staffordshire University, and one level 5 and one MA students from BCU completed their 70-day placements, achieved working across the organisation's services. This year we have also provided work experience hours for young people age 15-18. We have provided placements for one Level 2 student, one Level 3 student and one Counselling student.

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- Telford & Wrekin Wellbeing Support - pilot project: The project was extended for a short period, and is awaiting further consideration to continue, whilst Telford and Wrekin look at the possibilities of commissioning the project on a long-term basis.

- Severe Mental Illness welfare support project: The Black Country NHS Foundation Trust, commissioned the organisation to support an initiative to provide Members in the community diagnosed with a severe mental health condition to ensure that they are receiving their correct benefit(s). The project reached its duration at the end of August 2024.

- The Business Partnership Events: hosted two events in July 2024 and January 2025 at the Mount Hotel. The successful events were attended by local and national businesses, providing existing and new sponsors insight about the organisation, gain knowledge and raise awareness about how A.C.C.I. delivers the City's mental health and wellbeing programme. The events support A.C.C.I.'s strategy to diversify funding streams.

- Good-night Project: City of Wolverhampton Council and A.C.C.I. continue to be involved in a dedicated service alleviating bed poverty. Beds with bedding are dispersed to individuals and households meeting the required criteria.

- Household Support Fund – Wolverhampton City Wide: A.C.C.I. is an approved partner that provides a referral service giving access to essential household support towards household utilities, appliances, produce provisions and travel. During this period, A.C.C.I. has to date provided support to 270 households.

- Recognised as Charity of the Year at the Multicultural Business Community Champions Awards in November 2024 a testament to A.C.C.I.'s staff and the senior leadership team consistently delivering excellent member focussed service under the stalwart leadership of CEO Alicia Spence.

- Recognised at West Midlands Care Association – Activity Co-ordinator Award: A.C.C.I.'s Wellbeing and Activities Co-ordinator Candeece Harvey was the Runner-Up.

- Launched our Take A Seat campaign to raise awareness and aligned to our strategy to diversify funding.

- Delivered our Strategic Plan with priorities of financial sustainability, diversification of funding and being an employer where staff thrive. Where supporting A.C.C.I.'s members is at the heart of all decisions.

Programme of the activities include:

Outdoor and indoor activity e.g. bike riding, walking, football, fitness gym, nature walks, chair exercises and cycle for health. There are weekly health checks, art sessions, sewing/craft groups, tending to the allotment, volunteering at the petting animal farm, women's/men's group meetings, hearing voices group, life coaching skills sessions and ESOL classes. There have been several day trips, activity outings and short-haul overseas travel opportunities.

- Carer's Support Group received 92 attendees to the Carer's Day of Celebration held at the local Heritage Centre.

- The Dementia Day held as a faith event, received 108 attendees respectively including those accessing the event by Zoom virtual media.

- The community Diabetes Awareness events were held in two sessions, attracting 46 attendees to session one and 60 attendees to session two.

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- In partnership with Wolverhampton Grand Theatre, members, carers, families, and staff attended 10 different performances, with 480 tickets issued across the events.
- Holistic Therapies & Counselling Service: The service continues to receive high numbers of referrals from external agencies, internal casework and self-referrals. A total of 124 referrals were received to the Counselling service and includes both external and internal cases.
- Housing and Welfare Support: Both elements of the support received in total 152 referrals with varying housing needs. New referrals from Wolverhampton Homes make up 48 of the total number of referrals received. The impact of housing need in the city for all is very much a growing concern, and especially for those with mental health and other medical difficulties. Again, support is still increasing for assistance with completing benefit application claims, attending reviews, as well as producing and attending appeals. We are now referring more cases at Tribunal and Higher to the City's Welfare Rights Team.
- New and reviewed benefit claims are still being dealt with quite quickly, however, the decisions are still taking some time to be achieved.
- We are expecting the DWP to announce the remaining people on Employment and Support Allowance (ESA) benefits and how they intend to move the legacy benefit over to Universal Credit (UC).
- Outreach attended 1,908 appointments with and on behalf of our members. The appointments included team support with referrals received to the Housing and Welfare Support team, Carer's and the Health and Wellbeing Hub.

The number of visits and time allocated to high need members (service users) are still manageable; however, the numbers of those needing more intense support due to physical and mental health support is increasing. The team continues to make home visits and attend arranged appointments e.g. housing, benefits, health and support at assessments, reviews and tribunals. Members are encouraged to attend events and activities to reduce isolation and support socialising in their peer groups within the community. Telephone calls and maintaining wellbeing contact are an essential part of this service.

The outreach team are increasingly dealing with issues involving single parents, and families; and whilst many can be sign posted to other services, there will have been a good portion of their issues dealt with by other A.C.C.I. services.

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Supporting our staff to thrive:

Staff undertook the following training:

- 4 staff achieved NVQ Level 3 - Health & Social Care Diploma,
- Level 1 Medication Awareness,
- First Aid,
- Level 2 Food Handler Certificate,
- Safer Medication Administration,
- Level 2 Medication Awareness,
- Level 3 Safeguarding Children, Vulnerable Adults & The Prevent Agenda.

Welfare Rights Service training sessions attended:

- Introduction to Benefits,
- Benefit Disputes and Appeals,
- New Style Employment & Support Allowance,
- Personal Independence Payment – Preparing appeals & tribunals,
- Welfare reform,
- Universal Credit: The Claimant Commitment,
- Benefits and Older People,
- Benefits and Young Adults,
- Introduction to Universal Credit,
- Work Capability & Limited Capability Assessments.

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

Given the specialist nature of the organisation, trustees are recruited using a range of approaches specifically targeting individuals and organisations with the appropriate mix of expertise, knowledge and skills to undertake the business of the organisation. Adverts for trustee vacancies are circulated via relevant clinical, social care and third sector publications and networks in line with A.C.C.I.'s marketing strategy and Equal Opportunity Policy.

In line with our Memorandum and Articles of Association, expressions of interest in management committee vacancies are invited, nominated and elected at our Annual General Meeting. Places are reserved on the Management Committee for service users and carers. The organisation also has a range of alternative mechanisms to promote and encourage service user engagement, input, consultation and feedback. We have made provisions for the co-option of Members to meet identified needs or gaps on a short-term basis throughout the year.

The policies and procedures for the induction and training of trustees.

A.C.C.I.'s Management Committee Induction pack includes information about meeting dates, roles, responsibilities and useful contacts and is issued to all new trustees with their letter of appointment. A joint Staff and Board Members Away Day takes place annually following the AGM and presents an ideal opportunity for new Board Members to meet the staff team, existing trustees and gain a helpful insight into A.C.C.I.'s day to day activity.

Governance training was provided by Karl George MBE, CEO The Governance Forum Limited, in February 2025 for all trustees, new and old.

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The charity's organisational structure.

A.C.C.I. is managed by a Management Board Committee. The Management Board Members are also Members of our Board of Trustees. A.C.C.I. is managed by 11 Members, Board of Trustees. Our organisation employs a Chief Executive who oversees the work of the organisation, supported by a Business Development Manager (post is currently vacant), Operations Manager and a Community Network Development Manager. There are 50 Members of staff (19 full time, 31 part time). The organisation also has registered, 53 volunteers.

The members and carers are an integral part of A.C.C.I.'s decision making process, which ensures that all our services are user focussed. A.C.C.I. also works in partnership with a range of public, private and voluntary sector organisations locally, regionally and nationally to influence specialist and mainstream service delivery to external service users, carers, families and members.

Bankers National Westminster Bank PLC, Queens Square Branch, Queens Square,
Wolverhampton, WV1 1TL

Financial review

The charity's financial position at the end of the year ended 31 March 2025

The financial position of the charity at 31 March 2025 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2025 £	2024 £
Net income	(249,257)	(12,907)
Unrestricted Revenue Funds available for the general purposes of the charity	(62,665)	178,994
Restricted Revenue Funds	370,003	377,601
Total Funds	307,338	556,595

Financial review of the position at the reporting date, 31 March 2025.

	2025 £	2024 £
Unrestricted Income	591,799	787,825
Restricted Income	650,416	690,027
Total Income	1,242,215	1,477,852

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The total funds on the balance sheet are £307,338 which is a decrease from previous years of 44.7%.

The charity has continued to exercise prudent management of expenditure during the year.

The charity will continue to focus on sustainable income generation and funding in the coming years to ensure its medium/long term viability.

Overview of Performance

The financial year ending 31 March 2025 has been a challenging period for A.C.C.I., reflecting the increasingly difficult financial environment the sector faces. The total income for the year was £1,242,215, a significant reduction from the £1,477,852 achieved in the previous year. Meanwhile, total expenditure remained steady at £1,491,472.

As a result, the charity incurred a net deficit of £249,257 for the year. This has reduced our total reserves from £556,595 to £307,338. Specifically, unrestricted funds now show a deficit of £62,665, indicating that unrestricted expenditure significantly outstripped unrestricted income during this period.

Policies on reserves.

The Management Committee have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (the free reserves) held by the charity should be between three and six months of the resources expended, which equates to between £372,868 to £745,736 in general funds. At this level the Management Committee feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding. It would obviously be necessary to consider how the funding would be replaced or activities changed. At present the free reserves are in deficit, the Board have therefore enacted the following action plan to keep A.C.C.I. solvent and return the charity back to a surplus position.

Steps Towards Solvency and Continued Operation

The Board is fully committed to rectifying the deficit in unrestricted funds and ensuring the charity remains a going concern. We have taken immediate, decisive action to stabilise the financial position and project a return to a break-even or surplus position by the end of the current financial year (FY25/26).

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1. Revenue Generation & Budget Balancing

To ensure the charity returns to a surplus position in FY25/26, the Board has secured significant inflows and implemented cost-saving measures. The table below illustrates the projected impact of these measures against the reported unrestricted deficit:

Corrective Measure	Status	FY 25/26 Impact (£)	Recurring Annual Impact (£)
Opus Foundation Grant (Unrestricted)	Secured	£113,000.00	Nil
WCC Rate Uplift (Omari)	Pending (Backdated)	£91,000.00	£91,000.00
Overhead Cost Reductions	Implemented	£25,000.00	£25,000.00
Staffing Restructure	Implemented (Nov '25)	£40,000.00	£90,000.00
TOTAL IMPROVEMENT		£269,000.00	£206,000.00
2025 Unrestricted Deficit		-£241,659.00	
PROJECTED SURPLUS		£27,341.00	

• **Unrestricted Grant:** We have secured a £113,000 award from the Opus Foundation, due for completion in December 2025.

• **Income Uplift:** A proposed rate uplift for Omari services by WCC is expected to be backdated to April 2025. This is projected to generate £91,000 in additional unrestricted income in FY25/26.

2. Strategic Cost Reduction

We have implemented strict cost-control measures to reduce our operating base:

- **Overheads:** A cost-cutting exercise has yielded £25,000 in savings on recurring overheads.
- **Staffing Costs:** Effective November 2025, we implemented a reduction in contractual staff hours. This is projected to save £40,000 in the current financial year and £90,000 annually thereafter.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The major risks to which the Charity is exposed and reviews and systems to mitigate them.

A.C.C.I.'s trustees take responsibility for reviewing major risks to which the charity may be exposed and the systems established to identify and monitor all identified risks. In the previous year, the board finalised implementation of a new risk management policy and procedure, which it continues to monitor.

Financial and service delivery risks are managed by an enhanced suite of procedures for authorisation of all transactions and projects. This ensures consistent quality across delivery for all operational aspects of the organisation. The procedures are reviewed regularly to ensure that they continue to meet the needs of the charity, our funders, commissioners and relevant regulating bodies.

Key priorities for the trustees moving forward into 2025/26 will be to:

- Secure contracts to deliver essential elements of A.C.C.I.'s existing service provision subject to competitive tenders,
- To continue building the internal infrastructure to enable the organisation to develop skills and expertise, thereby achieving sustainability.

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Plans For the Future

Summary of plans for the future and the trustees' perspective of the future direction of the charity.

In the Trustees endeavour to secure the sustainability of A.C.C.I., new initiatives have been introduced to strengthen as well as diversify income generation opportunities for the organisation, in particular:

- The organisation will be seeking to secure funding for the continuation of the Holistic Therapies and Counselling service.
- We are developing training packages that will offer allied organisations' the opportunity to understand the need to raise mental health awareness.
- Deliver a minimum of two annual open days, inviting other providers, agencies and commissioners' with an opportunity to learn about the work of the organisation.
- Deliver a minimum of two annual open days to invite partners, agencies, stakeholders, other providers and commissioners' with an opportunity to learn about the services delivered by the organisation.
- Host two income generation sponsorship events, inviting local, regional and national businesses to support, promote and enhance the organisation and its work in the community.
- Along-side the sponsorship initiatives we will produce a promotional video titled "Take a seat" that highlights the work of the organisation and how potential future ventures can be supported.
- Secure funding and resources to continue providing a service to its Members and the community of Wolverhampton.
- We continue to aim for securing a Crisis, Recovery and Respite service to support vulnerable adults in need of crisis care.
- Secure long term funding to sustain the role of the Health and Wellbeing Activities Coordinator.
- Have full acquisition of the eight flats based at Waterloo Road currently used by the organisation to house Members who have moved on to independent living with day-time support, alongside the floating support service.
- Work towards the ongoing partnership arrangement with Nehemiah Housing to provide joint housing management services for the Omari Housing CIC.
- Proactively, exploring opportunities to engage with potential entrepreneurs and philanthropists to support and promote the organisation.
- Continue preparing to secure and retain the tender contract for Omari Supported Housing Scheme.
- Diversify and increase income by tendering for ethical and appropriate opportunities that will meet the needs of diverse communities in Wolverhampton.
- Strengthen collaborations and partnerships with current and potential funders i.e. City of Wolverhampton Council, Black Country NHS Foundation Trust and Telford and Wrekin Council.

African Caribbean Community Initiative (A.C.C.I.)

Company Registration Number - 04014153

Trustees' Annual Report for the year ended 31 March 2025

Funds held as custodian trustees on behalf of others

The charity receives funds from Omari in respect of the state benefits for individuals which it holds on their behalf and distributes to them. The net movement during the year was an increase in balances held of £687. A balance of £4,119 was held at the year end.

Details of The Auditor

Stephen Lewis

Fellow of the Institute of Chartered Accountants in England and Wales

LMH Accountants Ltd T/A Trevor Jones & Co

Old Bank Chambers

582-586 Kingsbury Road

Erdington, Birmingham

B24 9ND

Statement as to disclosure of information to auditors

The trustees state that so far as each of the trustees at the time this report was approved are aware:-

- a) There is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the auditors are unaware, and
- b) The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and establish that the auditors are aware of that information.

Statement of the Directors Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

In particular, the Companies Act 2006 and charity law require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

- prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- 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 charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

African Caribbean Community Initiative (A.C.C.I.)

Company Registration Number - 04014153

Trustees' Annual Report for the year ended 31 March 2025

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the auditor in relation to the Trustees' report is limited to examining the report and ensuring that , the report is consistent with the figures disclosed in the financial statements.

Method of preparation of accounts - Small company provisions

The financial statements are set out on pages 20 to 49.

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016).

These financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

This report was approved by the board of trustees on

Bridget Tatham
Director and Trustee

African Caribbean Community Initiative (A.C.C.I.)

Independent Auditor's Report to the Trustees of African Caribbean Community Initiative (A.C.C.I.)

Opinion

We have audited the financial statements of African Caribbean Community Initiative (A.C.C.I.) (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

African Caribbean Community Initiative (A.C.C.I.)

Independent Auditor's Report to the Trustees of African Caribbean Community Initiative (A.C.C.I.)

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

African Caribbean Community Initiative (A.C.C.I.)

Independent Auditor's Report to the Trustees of African Caribbean Community Initiative (A.C.C.I.)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Dated

Stephen Lewis (Senior Statutory Auditor)
for and on behalf of LMH Accountants Ltd T/A Trevor Jones & Co

Chartered Accountants
Statutory Auditor

Old Bank Chambers
582-586 Kingsbury Road
Erdington
Birmingham
B24 9ND

LMH Accountants Ltd T/A Trevor Jones & Co is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

African Caribbean Community Initiative (A.C.C.I.) - Statement of Financial Activities for the year ended 31 March 2025

Statement of Financial Activities (including the Income and Expenditure Account for the year ended 31 March 2025, as required by the Companies Act 2006)

	SORP Ref	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Income & Endowments from:					
Donations & Legacies	A1	12,688	-	12,688	28,200
Charitable activities	A2	575,335	650,416	1,225,751	1,444,795
Investments	A4	3,776	-	3,776	4,857
Total income	A	591,799	650,416	1,242,215	1,477,852
Expenditure on:					
Charitable activities	B2	819,469	672,003	1,491,472	1,490,759
Total expenditure	B	819,469	672,003	1,491,472	1,490,759
Net income for the year		(227,670)	(21,587)	(249,257)	(12,907)
Transfers between funds	C	(13,989)	13,989	-	-
Net income after transfers	A-B-C	(241,659)	(7,598)	(249,257)	(12,907)
Net movement in funds		(241,659)	(7,598)	(249,257)	(12,907)
Reconciliation of funds:-					
Total funds brought forward		178,994	377,601	556,595	569,502
Total funds carried forward		(62,665)	370,003	307,338	556,595

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 27 to 49 form an integral part of these accounts.

African Caribbean Community Initiative (A.C.C.I.) - Statement of Financial Activities for the year ended 31 March 2025

African Caribbean Community Initiative (A.C.C.I.) - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2024 £	Prior Year Restricted Funds 2024 £	Prior Year Total Funds 2024 £
Income & Endowments from:				
Donations & Legacies	A1	28,200	-	28,200
Charitable activities	A2	754,768	690,027	1,444,795
Other trading activities	A3	-	-	-
Investments	A4	4,857	-	4,857
Total income	A	787,825	690,027	1,477,852
Expenditure on:				
Charitable activities	B2	818,554	672,205	1,490,759
Total expenditure	B	818,554	672,205	1,490,759
Net income for the year		(30,729)	17,822	(12,907)
Net income after transfers		(30,729)	17,822	(12,907)
Net movement in funds		(30,729)	17,822	(12,907)
Reconciliation of funds:-	E			
Total funds brought forward		209,723	359,779	569,502
Total funds carried forward		178,994	377,601	556,595

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

The notes attached on pages 27 to 49 form an integral part of these accounts.

African Caribbean Community Initiative (A.C.C.I.) - Statement of Financial Activities for the year ended 31 March 2025

Movements in revenue and capital funds for the year ended 31 March 2025

Revenue accumulated funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last year Total Funds 2024 £
Accumulated funds brought forward	178,994	377,601	556,595	569,502
Recognised gains and losses before transfers	(227,670)	(21,587)	(249,257)	(12,907)
	(48,676)	356,014	307,338	556,595
(From)/To unrestricted revenue funds	(13,989)	13,989	-	-
Closing revenue funds	(62,665)	370,003	307,338	556,595

Summary of funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last Year Total Funds 2024 £
Revenue accumulated funds	(62,665)	370,003	307,338	556,595

The notes attached on pages 27 to 49 form an integral part of these accounts.

African Caribbean Community Initiative (A.C.C.I.) - Statement of Financial Activities for the year ended 31 March 2025

**African Caribbean Community Initiative (A.C.C.I.)
Income and Expenditure Account for the year ended 31 March 2025 as required by the
Companies Act 2006**

	2025 £	2024 £
<i>Income</i>		
Income from operations	1,238,439	1,472,995
Investment income and interest		
Interest receivable	3,776	4,857
Gross income in the year before exceptional items	1,242,215	1,477,852
Gross income in the year including exceptional items	1,242,215	1,477,852
<i>Expenditure</i>		
Charitable expenditure, excluding depreciation and amortisation	1,470,390	1,469,853
Depreciation and amortisation	9,376	9,149
Governance costs	11,654	11,719
Interest payable	52	38
Total expenditure in the year	1,491,472	1,490,759
Net income before tax in the financial year	(249,257)	(12,907)
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	(249,257)	(12,907)
Retained surplus for the financial year	(249,257)	(12,907)

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 27 to 49 form an integral part of these accounts.

African Caribbean Community Initiative (A.C.C.I.) - Balance Sheet as at 31 March 2025

	Note	SORP Ref	2025 £	2024 £
Fixed assets		A		
Tangible assets	12	A2	28,325	27,634
Current assets		B		
Debtors	13	B2	87,756	95,902
Cash at bank and in hand		B4	253,938	484,765
Total current assets			341,694	580,667
Creditors: amounts falling due within one year	14	C1	(62,681)	(51,706)
Net current assets			279,013	528,961
The total net assets of the charity			307,338	556,595

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds				
Restricted Revenue Funds	18	D2	370,003	377,601
Restricted Funds			370,003	377,601
Unrestricted Revenue Funds	18	D3	(62,665)	178,994
Unrestricted Funds			(62,665)	178,994
Total charity funds			307,338	556,595

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA.

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The charity is subject to audit under charity legislation, and the report of the Charities Act auditor is on page 19.

The financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.

Bridget Tatham

Trustee

Approved by the board of trustees on

African Caribbean Community Initiative (A.C.C.I.)

Cash Flow Statement for the year ended 31 March 2025

		2025 £	2024 £
Cash flows from operating activities			
Net cash provided by operating activities as shown below	A	<u>(224,536)</u>	<u>(78,438)</u>
Cash flows from investing activities			
Interest received		3,776	4,857
Purchase of property, plant and equipment		(10,067)	(5,726)
Net cash provided by investing activities	B	<u>(6,291)</u>	<u>(869)</u>
Cash flows from financing activities			
Net cash provided by financing activities	C	<u>-</u>	<u>-</u>
Overall cash provided by all activities	A+B+C	<u>(230,827)</u>	<u>(79,307)</u>
Cash movements			
Change in cash and cash equivalents from activities in the year ended 31 March		(230,827)	(79,307)
Cash and cash equivalents at 1 April		484,765	564,072
Cash at bank and in hand less overdrafts at 31 March		<u>253,938</u>	<u>484,765</u>

African Caribbean Community Initiative (A.C.C.I.)

Cash Flow Statement for the year ended 31 March 2025

Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net income as shown in the Statement of Financial Activities	(249,257)	(12,907)
Adjustments for :-		
Depreciation charges	9,376	9,149
Dividends, interest and rents from investments	(3,776)	(4,857)
(Increase)/Decrease in debtors	8,146	(25,584)
Increase/(Decrease) in creditors, excluding loans	10,975	(44,239)
Net cash provided by operating activities	A (224,536)	(78,438)

Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand at 31 March	253,938	484,765
Total cash and cash equivalents	253,938	484,765

Analysis of change in net debt

	<i>At start of year £</i>	<i>Cash Movement £</i>	<i>At end of year £</i>
Cash	484,765	(230,827)	253,938
Total	484,765	(230,827)	253,938

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Risks and future assumptions

African Caribbean Community Initiative (A.C.C.I.) meets the definition of a public benefit entity under FRS 102.

Policies relating to categories of income and income recognition.

Nature of income

Gross income represents contractual payments received to fund charitable activities, the value of goods and services sold in accordance with the charity's objects, and gifts and donations.

Categories of Income

Income is categorised as income from exchange transactions (contract income) and income from non-exchange transactions (gifts), investment income and other income.

Income from exchange transactions is received by the charity for goods or services supplied under contract or where entitlement is subject to fulfilling performance related conditions. The income the charity receives is approximately equal in value to the goods or services supplied by the charity to the purchaser.

Income from a non-exchange transaction is where the charity receives value from the donor without providing equal value in exchange, and includes donations of money, goods and services freely given without giving equal value in exchange.

Income recognition

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross, before deducting any related fees or costs.

The accounts are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

Accounting for deferred income and income received in advance

Where terms and conditions relating to income have not been met or uncertainty exists as to whether the charity can meet any terms or conditions otherwise within its control, income is not recognised but is deferred as a liability until it is probable that the terms or conditions imposed can be met.

Any grant that is subject to performance-related conditions received in advance of delivering the goods and services required by that condition, or is subject to unmet conditions wholly outside the control of the recipient charity, is accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

When income from a grant or donation has not been recognised due to the conditions applying to the gift not being wholly within the control of the recipient charity, it is disclosed as a contingent asset if receipt of the grant or donation is probable once those conditions are met.

Where time related conditions are imposed or implied by a funder, then the income is apportioned to the time periods concerned and, where applicable, is accounted for as a liability and shown on the balance sheet as deferred income. When grants are received in advance of the expenditure on the activity funded by them, but there are no specific time related conditions, then the income is not deferred.

Any condition that allows for the recovery by the donor of any unexpended part of a grant does not prevent recognition of the income concerned, but a liability to any repayment is recognised when repayment becomes probable.

Income from legacies

Income from legacies is recognised when the charity has sufficient evidence that a gift has been left to them, that where required, probate has been granted, the executor is satisfied that the property in question will not be required to satisfy claims in the estate, that it is probable that the amount will be received by the charity, and the amount to be received can be estimated with sufficient accuracy, and that any conditions attached to the legacy are either within the control of the charity or have been met.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated.

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Policies relating to assets, liabilities and provisions and other matters.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Plant and machinery	25 % reducing balance
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African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

Accounting for capital grants and fixed asset funds.

Gifts of tangible fixed assets or grants of a capital nature, given for the purposes of acquiring specific assets to be fully utilised in the furtherance of the objects of the charity, are credited to fixed asset funds after the donated asset has been received or sums have been properly expended on the restricted purpose.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

There are no designated funds included in the accounts.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications of financial instruments to the charity's position.

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

5 Net surplus before tax in the financial year

	2025	2024
	£	£

The net surplus before tax in the financial year is stated after charging:-

Depreciation of owned fixed assets	9,376	9,149
Pension costs	25,171	24,452
Auditors' remuneration	4,620	4,260

6 Interest payable

	2025	2024
	£	£

Bank interest payable	52	38
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7 The contribution of volunteers

The charity depends on the support of its volunteers, which is much appreciated. The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

8 Staff costs and emoluments

Salary costs	2025	2024
	£	£
Gross Salaries excluding trustees and key management personnel	1,031,793	1,016,275
Employer's National Insurance for all staff	76,731	76,082
Employer's operating costs of defined contribution pension schemes	25,171	24,452
Total salaries, wages and related costs	1,133,695	1,116,809

The average number of full time staff employed in the year was	49	48
The estimated full time equivalent number of all staff employed in the year was	49	48

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Engaged on charitable activities	46	45
Engaged on management and administration	3	3
The estimated full time equivalent number of all staff employed as above	49	48

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

9 Defined contribution pension schemes

The charity operates a defined contribution pension scheme. The costs are charged in the statement of financial activities as they accrue. The charge for the year was £25,171 (2024: £24,452).

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

10 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

11 Deferred income - Restricted funds

Current Year	Opening Deferrals	Released from prior years	Received less released in year	Deferred at year end
	£	£	£	£
Aspiring Futures CIC - NHS Talking Therapies	-	-	-	12,500
Total	-	-	-	12,500
			2025	2024
			£	£
These deferrals are included in creditors			12,500	-
Prior Year	Opening Deferrals	Released from prior years	Received less released in year	Deferred at year end
	£	£	£	£
NHS Shropshire, Telford & Wrekin ICB	41,250	(41,250)	-	-
Total	41,250	(41,250)	-	-
			2024	2023
			£	£
These deferrals are included in creditors			-	41,250

The deferrals included in creditors relate to funding specified by the funders as relating to specific periods and represent those parts of restricted funds which relate to periods subsequent to the accounting year end and are treated as grants in advance or, alternatively, where there are conditions which must be fulfilled prior to entitlement or use of the restricted funds by the charity.

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

12 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Motor Vehicles	Total
	£	£	£	£
Cost				
1 April 2024	-	153,885	-	153,885
Additions	-	10,067	-	10,067
31 March 2025	-	163,952	-	163,952
Depreciation				
1 April 2024	-	126,251	-	126,251
Charge for the year	-	9,376	-	9,376
31 March 2025	-	135,627	-	135,627
Net book value				
At 31 March 2025	-	28,325	-	28,325
At 31 March 2024	-	27,634	-	27,634

<i>Prior Year</i>	Land and Buildings	Plant & Machinery	Motor Vehicles	Total
	£	£	£	£
Cost				
01 April 2023	-	148,159	-	148,159
Additions	-	5,726	-	5,726
31 March 2024	-	153,885	-	153,885
Depreciation				
01 April 2023	-	117,102	-	117,102
Charge for the year	-	9,149	-	9,149
31 March 2024	-	126,251	-	126,251
Net book value				
At 31 March 2024	-	27,634	-	27,634
At 31 March 2023	-	31,057	-	31,057

An element of the fixed assets were acquired with the aid of grants and there are restrictions upon the manner in which the assets can be dealt with imposed by the grant making authorities.

All assets are used for direct charitable purposes.

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

13 Debtors

	2025	2024
	£	£
Trade debtors	68,699	76,921
Prepayments and accrued income	19,057	18,981
	87,756	95,902

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	13,640	15,066
Accruals	11,620	11,464
Deferred Income - Restricted funds	12,500	-
PAYE, NIC VAT and other taxes	19,024	19,152
Other creditors	5,897	6,024
	62,681	51,706

15 Income and Expenditure account summary

	2025	2024
	£	£
At 1 April 2024	556,595	569,502
Surplus/(Defecit) after tax for the year	(249,257)	(12,907)
At 31 March 2025	307,338	556,595

16 No related party transactions

There were no related party transactions during the year.

17 Particulars of how particular funds are represented by assets and liabilities

At 31 March 2025	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	27,766	-	559	28,325
Current Assets	(27,750)	-	369,444	341,694
Current Liabilities	(62,681)	-	-	(62,681)
	(62,665)	-	370,003	307,338
At 1 April 2024	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Tangible Fixed Assets	26,888	-	746	27,634
Current Assets	203,812	-	376,855	580,667
Current Liabilities	(51,706)	-	-	(51,706)
	178,994	-	377,601	556,595

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

18 Change in total funds over the year as shown in Note 17, analysed by individual funds

	Funds brought forward from 2024	Movement in funds in 2025	Transfers between funds in 2025	Funds carried forward to 2026
	£	See Note 19 £	£	£
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	178,994	(227,670)	(13,989)	(62,665)
Total unrestricted and designated funds	178,994	(227,670)	(13,989)	(62,665)
Restricted funds:-				
Equipment grant	746	(187)	-	559
Wolverhampton City Council	97,342	(16,130)	-	81,212
Wolverhampton CCG	141,561	(4,149)	-	137,412
MHLP	24,850	6,570	-	31,420
The Henry Smith Charity	4,961	(3,411)	-	1,550
Lloyds Bank Foundation	12,506	(12,137)	-	369
MiFriendly Cities Project	2,374	-	-	2,374
National Lottery - Awards for All	7,608	-	-	7,608
Telford & Wrekin Council Safer & Stronger Fund	543	6,350	-	6,893
Black Country Healthcare NHS Foundation Trust	21,719	(21,361)	-	358
Church Urban Fund	3,002	-	-	3,002
Charities Aid Foundation	47	-	-	47
Clothworker's Covid Fund	3,719	-	-	3,719
Independent Age Fund	3,940	37	-	3,977
Afghanistan Resettlement Scheme	19,577	8,078	-	27,655
DHSC Suicide Prevention Fund	17,398	(4,610)	-	12,788
Wolverhampton Voluntary & Community Action	545	-	-	545
The National Lottery Community Fund - KYN	20,022	(13,340)	-	6,682
NHS Shropshire, Telford and Wrekin ICB	(5,123)	(6,671)	11,794	-
The National Lottery Community Fund - COL	264	(2,459)	2,195	-
Aspiring Futures CIC - NHS Talking Therapy	-	11,315	-	11,315
WCC - UKSPF & FHSFL	-	2,416	-	2,416
NHS Black Country ICB	-	28,102	-	28,102
Total restricted funds	377,601	(21,587)	13,989	370,003
Total charity funds	556,595	(249,257)	-	307,338

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

19 Analysis of movements in funds over the year as shown in Note 18

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2025	2025	2025	2025
	£	£	£	£
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	591,799	(819,469)	-	(227,670)
Restricted funds:-				
Equipment grant	-	(187)	-	(187)
Wolverhampton City Council	236,835	(252,965)	-	(16,130)
Wolverhampton CCG	98,680	(102,829)	-	(4,149)
MHLP	56,073	(49,503)	-	6,570
The Henry Smith Charity	-	(3,411)	-	(3,411)
Lloyds Bank Foundation	-	(12,137)	-	(12,137)
National Lottery - Awards for All	-	-	-	-
Telford & Wrekin Council Safer & Stronger Fund	6,350	-	-	6,350
Black Country Healthcare NHS Foundation Trust	8,344	(29,705)	-	(21,361)
Independent Age Fund	-	37	-	37
Afghanistan Resettlement Scheme	146,705	(138,627)	-	8,078
DHSC Suicide Prevention Fund	-	(4,610)	-	(4,610)
Wolverhampton Voluntary & Community Action	-	-	-	-
The National Lottery Community Fund - KYN	7,429	(20,769)	-	(13,340)
NHS Shropshire, Telford and Wrekin ICB	-	(6,671)	-	(6,671)
The National Lottery Community Fund - COL	-	(2,459)	-	(2,459)
Aspiring Futures CIC - NHS Talking Therapy	25,000	(13,685)	-	11,315
WCC - UKSPF & FHSFL	25,000	(22,584)	-	2,416
NHS Black Country ICB	40,000	(11,898)	-	28,102
	1,242,215	(1,491,472)	-	(249,257)

20 Details of transfers between funds

The transfers shown in note 18 above are:-	2025
	£
Transfers to/(from) Unrestricted Funds to cover deficits on Restricted Funds or when funds are lawfully reallocated	(13,989)
To/(from) Restricted Revenue Funds	13,989
Net transfers	-

African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

21 The purposes for which the funds

Unrestricted and designated funds:-

Unrestricted Revenue Funds	These funds are held for meeting the objectives of the charity, and to provide reserves for future activities and, subject to charity legislation, are free from all restrictions on their use.
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Restricted funds:-

Equipment grant	This was a grant for computer equipment for the Omari IT upgrade project. The balance is reducing as the computers depreciate.
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Wolverhampton City Council	This funding is to support day care, carer support and the outreach programme.
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Wolverhampton CCG	This funding is to support mental health and general wellbeing, and to support outreach workers.
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MHLP	This funding supports the role of a nurse.
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The Henry Smith Charity	This funding is to support the employment of an activities officer.
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Lloyds Bank Foundation	This funding is to support mental health and general wellbeing, and to cover the costs of specialised staff and volunteer expenses.
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MiFriendly Cities Project	The funding is to assist in the furniture recycling and upcycling for homes to accommodate refugees, asylum seekers, and economic migrants.
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National Lottery - Awards for All	This funding is to prepare and deliver meals to the vulnerable during the Covid-19 pandemic.
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Church Urban Fund	This funding is to fund volunteer expenses and media production in raising awareness for the 'Windrush' generation.
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Charities Aid Foundation	This funding is to assist with providing food, counselling and activities for vulnerable individuals during the Covid-19 pandemic.
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Clothworker's Covid Fund	This funding is to fund the purchase of IT equipment to connect staff and service users.
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Independent Age Fund	This funding is to assist with the continuation of services to the elderly and vulnerable during the Covid-19 pandemic.
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Afghanistan Resettlement Scheme	This funding is to fund renovations to furniture for properties within tight time scales for use by the "Afghan Locally Employed Scheme" and "Wider New Communities Projects".
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Telford & Wrekin Council Health Inequalities Fund and NHS Shropshire, Telford & Wrekin ICB	This funding is to improve access to mental health services for black adults in the Telford and Wrekin borough. (This fund is currently overdrawn at the year end due to advanced expenditure. Sufficient funding has been received to cover this expenditure, however the majority of the income has been deferred in line with the terms of the grant. The fund is expected to return to a positive balance next year upon the unwinding of the deferred income provision).
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African Caribbean Community Initiative (A.C.C.I.)

Notes to the Accounts for the year ended 31 March 2025

DHSC Suicide Prevention Fund	This funding is to enhance the provision of services to groups with a higher risk of suicide and provide support to other suicide prevention organisations.
Wolverhampton Voluntary & Community Action	This funding is to provide a short-term counselling facility under the Wolverhampton VCSE Mental Health Winter Pressures 2022/23 Programme.
The National Lottery Community Fund - Know Your Neighbourhood	This funding is to widen social groups through group physical activity, such as walking, running, and cycling.
FBC Manby Bowdler LLP	This funding is to assist with the support day care, carer support and the outreach programme.
Telford & Wrekin Council Safer & Stronger Fund	This funding is to provide cycling sessions in green spaces within Telford.
Black Country Healthcare NHS Foundation Trust	This funding is to facilitate engagement with SMI individuals within Wolverhampton and assist with access to benefits and other support available to them.
The National Lottery Community Fund - Community Organisations Cost of Living Fund	This funding is to cover costs of additional staff and volunteers to deliver expanded services for individuals who have encountered challenges during the cost of living crisis.
Aspiring Futures CIC - NHS Talking Therapy	This funding is to deliver NICE recommended psychological therapies through experienced and locally based providers within the community.
WCC - UK Shared Prosperity Fund (UKSPF) & Family Hubs and Start for Life (FHSFL)	This funding is to support with the costs of vocational training programmes "Believe to Achieve" and volunteering, tailored to meet the needs of residents struggling with their mental health. The funding also helps to create and enhance family hubs in the local area, with the aim to encourage healthy relationships between parents and children.
NHS Black Country ICB - Digital Social Care Records Transformation Fund	This funding is to assist with the adoption of the Digitising Social Care (DiSC) Programme by funding software and associated costs.

22 Ultimate controlling party

The charity is under the control of its trustees.

Every member of the charity is obliged to contribute such amount as may be required not exceeding £1 to the assets of the company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

23 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Donations and gifts from individuals				
Small donations individually less than £1000	5,737	-	5,737	10,870
Wolverhampton Mayoral Office	-	-	-	3,859
The Neighbourly Foundation	-	-	-	1,500
Jen M-Rowe	1,000	-	1,000	-
Total donations and gifts from individuals	6,737	-	6,737	16,229

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Fundraising income				
Gala fundraising	5,951	-	5,951	11,971
Total Fundraising income	5,951	-	5,951	11,971
Total Donations, Grants and Legacies	12,688	-	12,688	28,200

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24 Income from charitable activities - Trading Activities

<i>Current year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total funds
	2025	2025	2025	2024
	£	£	£	£
Primary purpose and ancillary trading				
Sale of goods and services in accordance with the charity's objects	68,801	-	68,801	62,420
Total Primary purpose and ancillary trading	68,801	-	68,801	62,420

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

25 Charitable income from funders

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Contractual payments from public bodies to fund charitable activities				
Wolverhampton City Council Mainline Funding	-	56,440	56,440	56,440
Wolverhampton City Council (WCC)	390,277	352,100	742,377	704,634
Wolverhampton CCG/NHS Black Country Joint Outreach	106,957	153,873	260,830	202,175
MHLP	-	880	880	5,280
Dudley CCG	-	-	-	57,100
Wolverhampton Homes	6,300	-	6,300	9,400
FBC Manby Bowdler LLP	-	-	-	7,955
NHS Shropshire, Telford & Wrekin ICB	-	-	-	41,250
Wolverhampton Voluntary & Community Action	-	-	-	7,800
Black Country Healthcare NHS Foundation Trust	-	8,344	8,344	41,720
NHS Black Country ICB	-	40,000	40,000	-
Telford & Wrekin Council Safer & Stronger	-	6,350	6,350	3,000
Total contractual payments from public bodies	503,534	617,987	1,121,521	1,136,754

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

Contractual payments from public bodies to fund charitable activities - Prior Year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds	
	2024	2024	2024	
	£	£	£	
Prior Year	542,693	594,061	1,136,754	
	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Contractual payments from non public bodies to fund charitable activities				
Staffordshire University	1,600	-	1,600	2,800
Birmingham City University	1,400	-	1,400	1,400
National Lottery Community Fund - Cost of Living Support	-	-	-	73,678
National Lottery Community Fund - Know Your Neighbourhood	-	7,429	7,429	22,288
Aspiring Futures CIC - NHS Talking Therapy	-	25,000	25,000	-
Total contractual payments from non public bodies	3,000	32,429	35,429	100,166

All the income in the prior year was unrestricted.

Contractual payments from non public bodies to fund charitable activities - Prior Year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2024	2024	2024
	£	£	£
Prior Year	4,200	95,966	100,166

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Performance related grants from non public bodies to fund charitable activities				
The Tudor Trust	-	-	-	33,000
Big Lottery Continuation Project	-	-	-	112,455
Total performance related grants from non public bodies	-	-	-	145,455

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Prior Year Total Funds 2024 £
Total Charitable income from funders:-				
Current year - income from funders	506,534	650,416	1,156,950	1,382,375

Prior year	Prior Year Unrestricted Funds 2024 £	Prior Year Restricted Funds 2024 £	Prior Year Total Funds 2024 £
Prior Year - Income from funders	692,348	690,027	1,382,375

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

26 Total Income from charitable activities

<i>Current year</i>	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Total income from charitable trading	68,801	-	68,801	62,420
Income from funders	506,534	650,416	1,156,950	1,382,375
Total from charitable activities A2	575,335	650,416	1,225,751	1,444,795

Income from charitable activities - Prior Year analysis

<i>Prior year</i>	Prior Year Unrestricted Funds 2024 £	Prior Year Restricted Funds 2024 £	Prior Year Total Funds 2024 £
Total income from charitable trading	62,420	-	62,420
Income from funders	692,348	690,027	1,382,375
	754,768	690,027	1,444,795

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

27 Investment income

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025	2025	2025	2024
		£	£	£	£
Bank Interest Receivable		3,776	-	3,776	4,857
Total investment income	A4	3,776	-	3,776	4,857

28 Expenditure on charitable activities - Direct spending

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>		2025	2025	2025	2024
		£	£	£	£
Gross wages and salaries - charitable activities		482,026	471,104	953,130	965,233
Employers' NI - Charitable activities		34,352	36,565	70,917	72,064
Defined contribution pension costs - charitable activities		14,494	10,677	25,171	24,452
General costs		42,052	887	42,939	47,414
Member activities		10,332	1,191	11,523	20,643
Total direct spending	B2a	583,256	520,424	1,103,680	1,129,806
<i>Prior Year</i>		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds	
		2024	2024	2024	
		£	£	£	
Gross wages and salaries - charitable activities		504,743	460,490	965,233	
Employers' NI - Charitable activities		35,282	36,782	72,064	
Defined contribution pension costs - charitable activities		14,383	10,069	24,452	
General costs		35,619	11,795	47,414	
Member activities		12,677	7,966	20,643	
Total direct spending	B2a	602,704	527,102	1,129,806	

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

29 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
<i>Employee costs not included in direct costs</i>				
Other salaries	41,298	37,365	78,663	51,042
Employer's NI - Other salaries	3,052	2,762	5,814	4,018
Training and welfare - staff	10,573	5,374	15,947	39,157
Travel and subsistence - staff	7,316	13,863	21,179	24,321
<i>Premises Expenses</i>				
Service charges payable	9,701	-	9,701	9,701
Rates and water charges	186	-	186	109
Light heat and power	(1,628)	-	(1,628)	7,831
Cleaning and waste management	11,809	634	12,443	10,627
Premises repairs, renewals and maintenance	4,604	-	4,604	6,041
Rent and insurance	38,871	22,158	61,029	56,557
<i>Administrative overheads</i>				
Telephone, fax and internet	7,847	1,063	8,910	9,006
Postage	437	-	437	47
Stationery and printing	7,772	45	7,817	10,798
Subscriptions to periodicals	6,789	11,796	18,585	1,397
Software licences and expenses	4,575	-	4,575	1,146
Advertising and marketing	19,245	250	19,495	11,742
Sundry expenses	8,407	759	9,166	14,948
Equipment, repairs, expenses and maintenance	5,064	44,609	49,673	39,625
<i>Professional fees paid to advisors other than the auditor or examiner</i>				
Accountancy fees other than examination or audit fees	9,250	-	9,250	8,744
Consultancy fees	16,950	6,000	22,950	15,750
Other legal and professional	4,500	1,500	6,000	15,321
<i>Financial costs</i>				
Bank charges	1,854	60	1,914	2,119
Depreciation & Amortisation in total for the period	9,376	-	9,376	9,149
Bank interest payable	52	-	52	38
Support costs before reallocation	227,900	148,238	376,138	349,234
Total support costs - Current Year	227,900	148,238	376,138	349,234

The basis of allocation of costs between activities is described under accounting policies

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

<i>Prior Year</i>	Prior Year Unrestricted Funds 2024 £	Prior Year Restricted Funds 2024 £	Prior Year Total Funds 2024 £
<i>Employee costs not included in direct costs</i>			
Other salaries	28,752	22,290	51,042
Employer's NI - Other salaries	2,263	1,755	4,018
Training and welfare - staff	18,183	20,974	39,157
Travel and subsistence - staff	7,231	17,090	24,321
<i>Premises Expenses</i>			
Service charges payable	9,701	-	9,701
Rates and water charges	109	-	109
Light heat and power	1,700	6,131	7,831
Cleaning and waste management	10,344	283	10,627
Premises repairs, renewals and maintenance	6,041	-	6,041
Rent and insurance	28,729	27,828	56,557
<i>Administrative overheads</i>			
Telephone, fax and internet	7,506	1,500	9,006
Postage	44	3	47
Stationery and printing	10,711	87	10,798
Subscriptions to periodicals	1,397	-	1,397
Software licences and expenses	1,146	-	1,146
Advertising and marketing	11,676	66	11,742
Sundry expenses	8,726	6,222	14,948
Equipment, repairs, expenses and maintenance	6,490	33,135	39,625
<i>Professional fees paid to advisors</i>			
Accountancy fees other than examination or audit fees	8,744	-	8,744
Consultancy fees	15,750	-	15,750
Other legal and professional	10,900	4,421	15,321
<i>Financial costs</i>			
Bank charges	2,059	60	2,119
HMRC interest	-	-	-
Depreciation & Amortisation in total for the period	9,149	-	9,149
Bank interest payable	38	-	38
<i>Support costs before reallocation</i>	207,389	141,845	349,234
Total support costs - Prior Year	207,389	141,845	349,234

The basis of allocation of costs between activities is described under accounting policies

African Caribbean Community Initiative (A.C.C.I.)

Detailed analysis of income and expenditure for the year ended 31 March 2025 as required by the SORP 2015

30 Other Expenditure - Governance costs

Current Year	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Auditor's fees	4,620	-	4,620	4,260
Wages and salaries	3,390	3,067	6,457	6,830
Employer's NI	303	274	577	629
Total Governance costs	8,313	3,341	11,654	11,719

Prior Year	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds	
	2024	2024	2024	
	£	£	£	
Auditor's fees	4,260	-	4,260	
Wages and salaries	3,847	2,983	6,830	
Employer's NI	354	275	629	
Total Governance costs	8,461	3,258	11,719	

31 Total Charitable expenditure

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025	2025	2025	2024
		£	£	£	£
Total direct spending	B2a	583,256	520,424	1,103,680	1,129,806
Total support costs	B2d	227,900	148,238	376,138	349,234
Total Governance costs	B2e	8,313	3,341	11,654	11,719
Losses on disposals of fixed assets		-	-	-	-
Total charitable expenditure	B2	819,469	672,003	1,491,472	1,490,759

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds	
		2024	2024	2024	
		£	£	£	
Total direct spending	B2a	602,704	527,102	1,129,806	
Total support costs	B2d	207,389	141,845	349,234	
Total Governance costs	B2e	8,461	3,258	11,719	
Losses on disposals of fixed assets		-	-	-	
Total charitable expenditure	B2	818,554	672,205	1,490,759	

African Caribbean Community Initiative (A.C.C.I.)

Activity analysis of Income and expenditure for the year ended 31 March 2025

This analysis is classified by activity and not by conventional nominal descriptions.

32 Analysis of income by activity

	SOFA ref	2025 £	2024 £
Activity			
Income from charitable activities			
Primary purpose and ancillary trading		1,156,950	1,382,375
Other charitable activities		68,801	62,420
Total Income from charitable activities	A2	1,225,751	1,444,795
Summary of Total Income, including the items above			
Charitable activities	A2	1,225,751	1,444,795
Donations & Legacies	A1	12,688	28,200
Investment income	A4	3,776	4,857
Total income as shown in the SOFA		1,242,215	1,477,852
Categories of income			
Income from non exchange transactions		16,464	33,057
Income from exchange transactions		1,225,751	1,444,795
		1,242,215	1,477,852

African Caribbean Community Initiative (A.C.C.I.)

Activity analysis of Income and expenditure for the year ended 31 March 2025

33 Analysis of charitable expenditure by activity

Activity	Direct costs	Support costs	Grant funding of activities	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Other charitable activities					
Direct costs	1,103,680	-	-	1,103,680	1,129,806
Employee costs not included in direct costs	-	121,603	-	121,603	118,538
Premises expenses	-	86,335	-	86,335	90,866
Administrative overheads	-	118,658	-	118,658	88,709
Professional fees	-	38,200	-	38,200	39,815
Financial costs	-	11,342	-	11,342	11,306
Losses on disposals of fixed assets	-	-	-	-	-
Total Other charitable activities	1,103,680	376,138	-	1,479,818	1,479,040

Summary of charitable costs by activity

	Direct costs	Support costs	Grant funding of activities	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Total Other charitable activities	1,103,680	376,138	-	1,479,818	1,479,040
Total Governance costs as detailed in Note 30	-	11,654	-	11,654	11,719
Total charitable expenditure	1,103,680	387,792	-	1,491,472	1,490,759

The basis of allocation of costs between activities is described under accounting policies

The breakdown of this expenditure by type of spending (ie nominal classification) is detailed in note 31

Analysis of support and governance costs by charitable activities

Activity	Governance	Finance	Human Resources	Other Overheads	Total
	£	£	£	£	£
Other charitable activities	11,654	11,342	121,603	243,193	387,792

African Caribbean Community Initiative (A.C.C.I.)

Activity analysis of Income and expenditure for the year ended 31 March 2025

34 Analysis of non charitable expenditure by activity

<i>Governance costs</i>	Governance costs 2025 £	Governance costs 2024 £
Other Expenditure - Governance costs as detailed in Note 30	<u>11,654</u>	<u>11,719</u>

The breakdown of this expenditure by type of spending (ie by nominal classification and by fund) is detailed in note 30