

ACCM (UK)

England & Wales · Charity number 1128904

Details

Status	Registered
Legal form	Charitable company
Company number	06584024
Registered	2009-03-31
Register	View on the Charity Commission register

Contact

Address	51A Althorpe Street Bedford MK42 9HF
Phone	07767164804
Email	info@accmuk.com
Website	www.accmuk.com

Activities

Objects: THE CHARITY'S OBJECTS (THE OBJECTS) ARE THE RELIEF OF POVERTY AND SICKNESS, THE ADVANCEMENT OF EDUCATION, THE PRESERVATION AND PROTECTION OF GOOD HEALTH AMONG ETHNIC MINORITIES IN ENGLAND AND WALES AND OTHER PARTS OF THE WORLD. TO PROMOTE FOR THE BENEFIT OF THE INHABITANTS OF BEDFORD AND SURROUNDING AREA THE PROVISION OF FACILITIES FOR THE RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABLEMENT, FINANCIAL HARDSHIP OR SOCIAL AND ECONOMIC CIRCUMSTANCES OR FOR THE PUBLIC AT LARGE IN THE INTERESTS OF SOCIAL WELFARE AND WITH THE OBJECT OF IMPROVING THE CONDITION OF LIFE OF THE SAID INHABITANTS.

Activities: Activities include tackling health inequalities and all forms of abuse, providing information and training to communities and professionals to raise awareness. Working with other organisations to develop services, deliver practical health and well-being programmes to tackle health inequalities amongst minority communities in Bedfordshire.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** ENGLAND AND WALES.
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£137,277	£150,025	-	-
2024-05-31	£94,354	£122,003	-	-
2023-05-31	£95,773	£119,741	-	-
2022-05-31	£141,781	£105,451	-	-
2021-05-31	£129,338	£101,628	-	-

Trustees

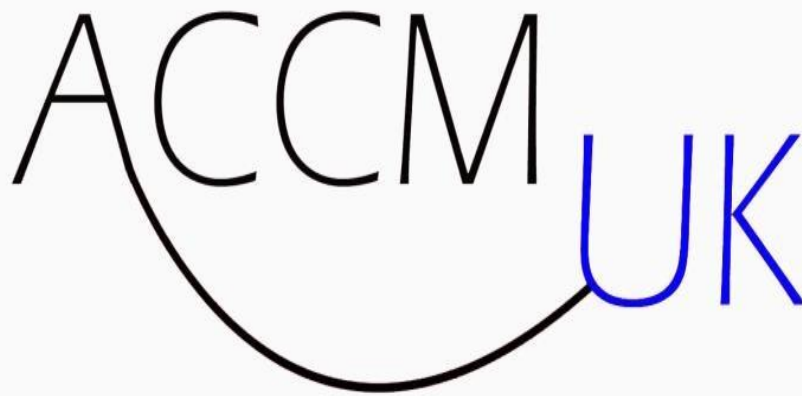
Name	Role	Appointed
Dr Marcella Elizabeth DAYE		2025-01-06
Florence Olivia Ursula Steadman		2025-01-06
Gurdeep Sanghera		2020-10-02
Lilian Dangi		2025-06-02
Marjorie Pamela Harris		2025-01-06
Mark DeGietelink		2023-11-16
Nina Jayne Slingsby		2025-01-06
Tarsim Lal Kalyan		2020-05-07

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Accounts

ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2024 to 31ST MAY 2025



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HIGHLIGHTS FROM THE CHAIR

When I joined ACCM's board of trustees, I agreed to protect the mission and see that it is not corrupted.

I now know that this is called Governance and Articles.

The mission is not corrupted.

In fact, it thrives.

Student figures are at their highest.

Cauldwell Community Centre (CCC) coffee mornings are busier than ever.

Every time I visit something amazing is going on. I see community, emancipation, education. All happening along with the quiet unprovocative drip drip of new notions that eventually inevitably erode compliance, with yesterday's unsafe conventions.

Internally, the perfectly normal process of succession continues apace, and we are looking forward to a bright future.

I would like to take this opportunity to give heartfelt thanks to the wonderful team of people that make CCC and ACCM UK happen.

I would welcome our new five Trustees who have joined the Team of existing three Trustees making the Board of Trustees stronger, with wide experiences and backgrounds and professionalism that will enable the success of the Charity even more exciting especially as we move to the next stage of recruiting a Director Successor.

And our founder Director, without whom none of this would be.

For further details please see annual report.

Mark DeGietelink

Chair

OUTPUTS AND MILESTONES

ACCM (UK)'s success is due to its Trustees, staff and volunteers passion, hard work and commitment to make a difference to all our users regardless of their heritage, background or need.

The period from June 2024 and May 2025 was a very successful period for the Charity.

After securing The National Lottery Community Fund (TNLCF) core funding the Charity has been able to pay existing staff, the Director, Administrative Officer and Job-Share Project Support Workers. These existing staff members not only have been long servicing staff, but had built trust, had experience and knowledge of our users and local communities we serve. The Charity was able to retain their expertise.

The Charity was also able to secure a new grant in April 2025 from Bedfordshire Luton Community Foundation that enabled the Charity to recruit two new job-share staff to undertake work in Cauldwell and Kingsbrook Wards. This enabled the Charity to increase its staff capacity and the two new staff are just what the Charity needed especially as Cauldwell and Kingsbrook are categorised as some of Bedford's most deprived Wards, with diverse communities majority of them migrants with complex social, cultural and economic issues.

The Charity had a successful year funded by Lloyds Bank Foundation and also supported through its Enable Programme. In 2024 to 2025, the Charity, that has been trying to recruit new Trustees since 2019 was able to successfully recruit five new Trustees. We were supported through the Enable Programme that allocated a professional Consultant, Barbara Armstrong, who worked closely with existing Trustees and staff to devise the full process from drafting Trustee Recruitment Pack, advertising, holding interviews at recruitment, final selection and offer of post of Trustee.

The Charity, since 2019, now has Trustees from diverse, experienced, various professional background and committed to taking the Charity forward to the next 10 years.

As we now look forward to the next ten years, we are also being supported by the same Consultant, Barbara Armstrong to review our Business Plan and looking into the Successor Recruitment Process for the Director post.

ACCM (UK) was delighted and proud of its staff and volunteers but more so when one of the staff members, was Awarded an MBE by the King Charles III for his services to the Community. Sat Paul, started as a Volunteer in 2015 then moved into paid employment by the Charity as a Support Worker has made huge contributions to the Charity especially supporting male victims of violence or homeless men and recently responsible for the successful development and implementation of the Empowerment Programme that includes ESOL, IT, Skills and Development into Employment, Maths, Budgeting and Managing Money. We are so proud of Sat

We are looking forward to new challenges ahead to build on what we achieved in June 2024 to May 2025 below.

MILESTONES AND OUTPUTS FOR THE PERIOD JUNE 2024 TO MAY 2025

Group Activity Sessions - 232

Coffee Mornings - 644 attendees

Diabetes - 24

International Women's Day - 85

**Bedford African Community Event
– 600 attended**

Arthritis - 24

Healthy Eating/Nutrition - 28

Prince Of Wales – Bedford - 45

**FGM / FM / HBV - Professional
training - 126**

**NACET Immigration Workshop 59
attendees**

ESOL Lessons – 1,086 Learners

IT Lessons – 491 Learners

Skills and Development – 61

Numeracy & Maths – 42

Cost of Living - 69

**Women's Group -Wellbeing
Exercises - 279 users**

Stay well this Winter --30

TNLCF Thanks to You Event - 25

**Awards ceremony for Learners 78
attendees**

Mental Health Day – 8

MAIN ONE TO ONE REASONS FOR SUPPORT

Domestic Violence	132 cases
FGM/HBV/FM	30 cases
Non Molestation Orders	15 cases
Legal Advice	35 cases
Mental Health	95 cases
No recourse to funding	23 cases
Bereavement	5 cases

Housing / Benefits	50 cases
Information/Chat	125 cases
Multiple Issues	108 cases
Modern slavery	5 cases
Into employment	11 cases
Counselling	58 cases

TOTAL MAIN CASES: 692

TOTAL Beneficiaries = 5,128

WHAT WE DID

‘REACHING OUT TO MAKE A DIFFERENCE’

Highlights of the Year – 1st June 2024 to 31st May 2025

The year from June 2024 to May 2025 was the best year for the Charity especially for the beneficiaries - out users.

The received its core funding since 2018 from The National Lottery Community Fund a total of £369,149 over four years from April 2024 to March 2028 towards staff pay that enabled the Charity to retain experienced, trusted and loyal staff.

This year, with support of our Lloyds Bank Foundation grant through the Enable Programme, the Charity was able to recruit five new Trustees/Directors to join our existing three. The Charity now has a team of Trustees/Directors form various background with excellent professional and community experiences relevant to take the Charity forward for the next 10 years or more.

When looking at the Charity’s achievements the year 1st June 2024 to 31st May 2025, we supported a total number of 5,128 users who accessed or used our services either on one to one or as a group in sessions we run throughout the year. This was an increase from 3,224 from 2023 – 2024 to 5,128 for the period from June 2024 to May 2025. The Charity is so proud that we keep growing and bringing huge benefits to our users, many of whom keep returning, secured new users as well as the needs and demands grow for our services especially ESOL increase from 89 in 2024/25 to 1,086 in 2024/25 with increase in IT from 47 to 491 respectively. We now have waiting lists but thankfully with new funding support The Harpur Trust to purchase 10 new laptops and pay for extra ESOL and IT Tutor hours, we hope to reduce waiting lists.

One to One User Analysis

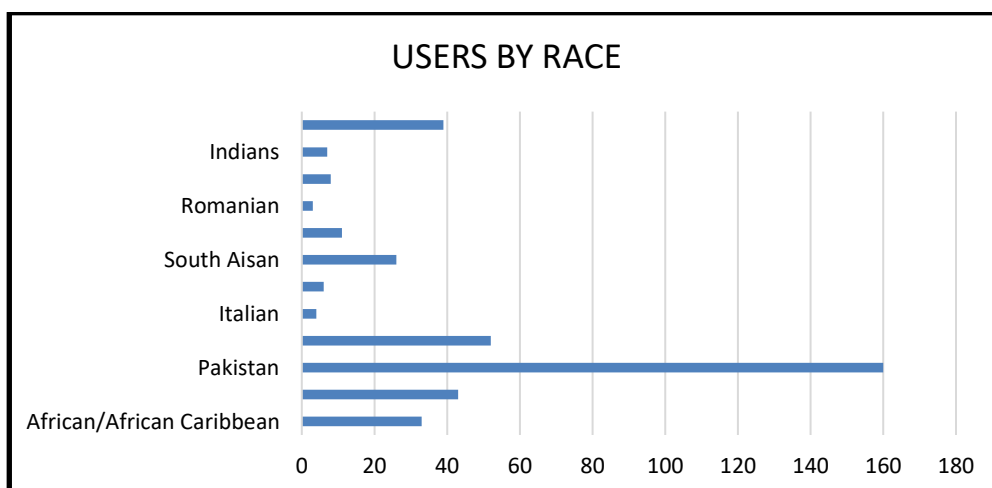
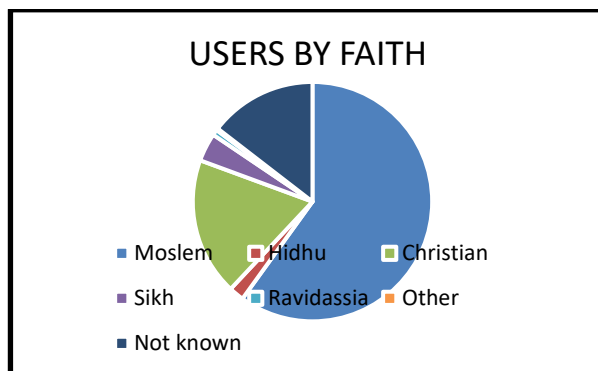
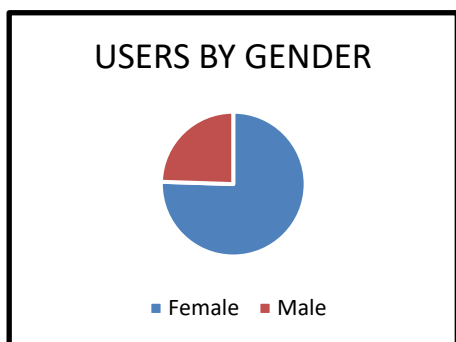
“I was told about ACCM (UK) by my neighbour at the school gates while waiting to pick up our children. I came in person, was assessed by staff who were friendly, and I could trust them. They explained to me about their services, and I decided to get counselling to build my confidence and took up ESOL and IT courses on offer which were free. Two years later, I can speak English, know how to use computers and social media, have secured a paid job and my goal now is to be a Councillor” KB

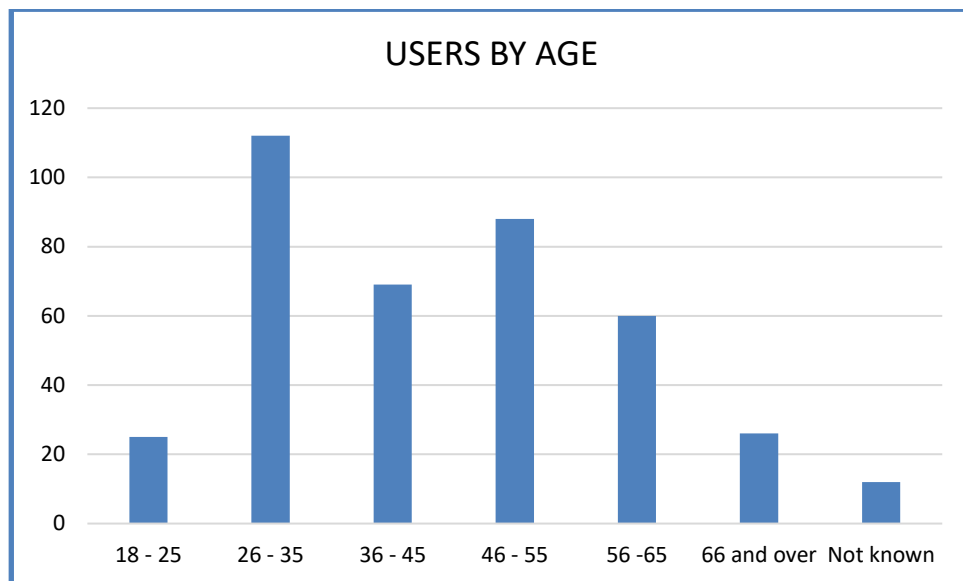
It is often challenging to provide appropriate support, information, referral or guidance to our users who are victims of all forms of violence and the year between June 2024 to end of May 2025 was no different. There was an increase of users seeking one-to-one support from 360 in 2023/24 to 392 in 2024/25.

During the period June 2024 to May 2025, we supported following beneficiaries:

- Total of 392 sought help of whom 296 (76%) were females and 96 (24%) males
- Of the 396 supported, 132 were victims of domestic violence
- 66 received counselling either by telephone or face to face
- 125 came in for information or a chart
- 108 had multiple issues including housing, benefits, anxiety, stress or trauma

Analysis of beneficiaries:





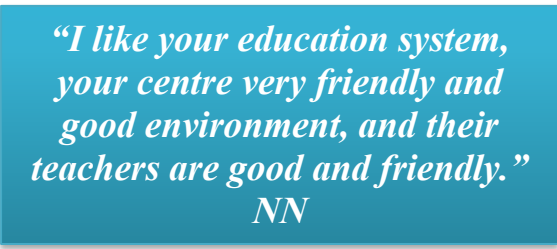
Summary of Data:

- Number of One to One users increased
- 76% identified as female and 24% male
- Majority of the beneficiaries were aged 26 – 35 -29%, followed closely by 46 - 55 at 22%
- 41% were of Pakistan heritage followed by Bangladesh at 13%
- 60% were of Moslem Faith with 18% of Christian faith
- 51% of beneficiaries self-referred with 34% referred by third party groups, such as Faith Leaders or other organisations

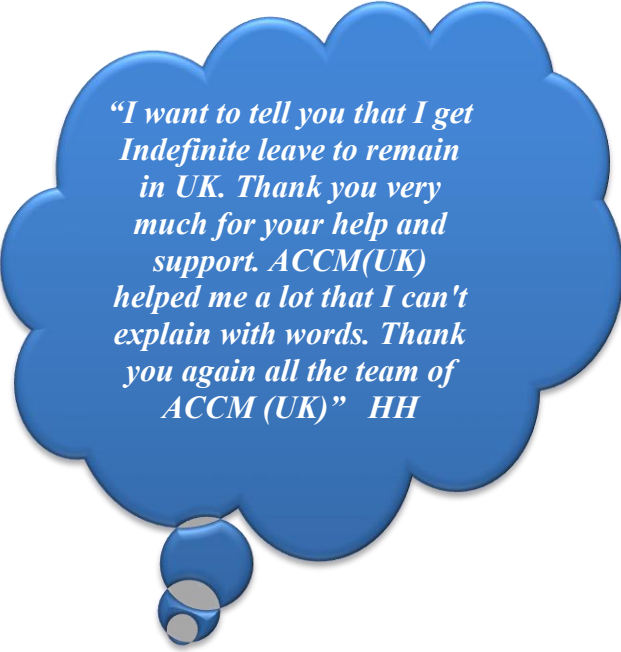
Victims' voices heard:



““My mum self-confidence has come back since she has started to attend the health and wellbeing sessions run by ACCM (UK). I feel as if my mum has come out of a cage!! My Mum is now so confident in herself. Thank you for opening the doors for mum”.



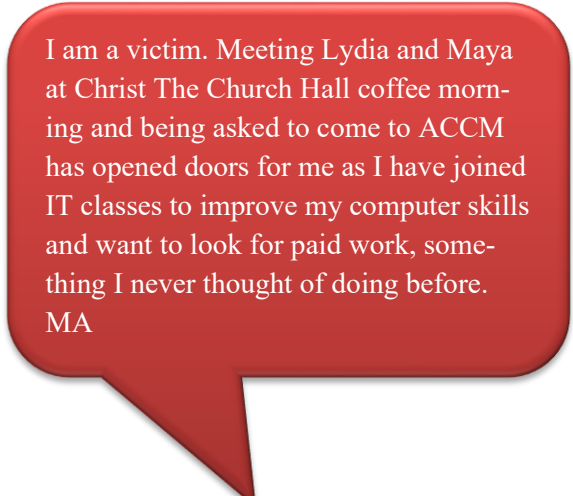
“I like your education system, your centre very friendly and good environment, and their teachers are good and friendly.”
NN



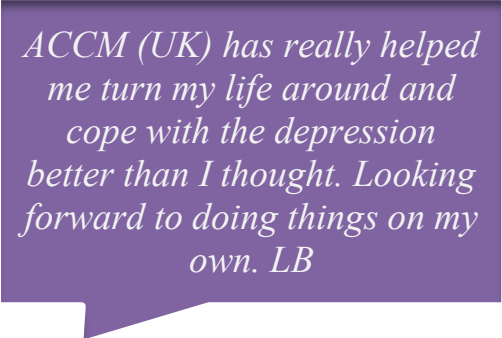
“I want to tell you that I get Indefinite leave to remain in UK. Thank you very much for your help and support. ACCM(UK) helped me a lot that I can't explain with words. Thank you again all the team of ACCM (UK)” HH



Thank you so much again for all your support with ACCM(UK). L and I enjoyed coming to the venue and taking part in all these family focused activities on Tuesdays in the Summer and we are going to miss this and the staff a lot. MK



I am a victim. Meeting Lydia and Maya at Christ The Church Hall coffee morning and being asked to come to ACCM has opened doors for me as I have joined IT classes to improve my computer skills and want to look for paid work, something I never thought of doing before. MA



ACCM (UK) has really helped me turn my life around and cope with the depression better than I thought. Looking forward to doing things on my own. LB

Building Upon Our Track Record

Tackling Health Inequalities & Wellbeing

Cauldwell Community Centre is now our Community Hub attracting various users as a safe, trusted and easily accessed venue. With the fence put up by the Bedford Borough Council, who owns the Centre, has made the Centre more attractive, safe place where the most vulnerable users, feels safe to come, to seek help, information or join in any of our services such as coffee mornings. We have continued running workshops, services, events, including our free coffee mornings, yoga and other exercises, health eating and nutrition, mental health days, Bedford African Community Events, ESOL, IT, Skills and Development and more.

There has also been an increase in local people and others hiring the Centre as a venue for their activities, meetings or celebrations. This is great news to the Centre as income generation has increased to help towards sustainability of the Centre.

- **Coffee Mornings**

Coffee Morning sessions, in the year 2024 to 2025 attracted 644 users. These still run every Thursday mornings every week, have become established and are attracting local users from difference backgrounds. Sessions start with lady's only exercises/yoga for ladies which had 279 users this year, who then stay to join others for a coffee/tea and cake catch up and sharing stories. Some of the attendees are elderly users, living alone, who use the Coffee Mornings to get out, meet new friends and share stories. They can also get advice &/or information about any issues of concern or interest. Surgeries are also organised for stake holders, such as Public Health, Citizens Advice Bureau (CAB) to give talks, check high blood pressure or give out current updates on health issues including flu or covid jabs, information and support on budget management or legal advice. This year, around 644 people attended our Coffee Mornings.



• Bedford African Community

On 21st June 2025, ACCM (UK), in partnership with Bedford African Community Groups, organised the Bedford African Community Event at the Harpur Suite and Harpur Square, in Bedford Town Centre. This popular town centre event attracts on average over 600 people to Bedford, from diverse communities, with some coming from as far as London, Leicester, Northamptonshire, Luton, Milton Keynes, Cambridgeshire and more. This year's event was held in the Harpur Square, for the first time, since it was first organised in 2017, as the weather was so good making the town centre area in the Harpur Square so colourful and lively with African Culture. At this event, we share African culture through music, food, dance, magic, storytelling and colourful costumes. In 2024/25 we even had an African Princess who really made the event so bright and delightful as she was dressed impressively in Cameroon traditional costume that delighted everyone.



“This is one of the best events in Bedford, the weather was fantastic and to see so many different cultures together”

“The entertainment was well present and much organised”

“The dancers were great, that man eating fire was strange but exciting to see this can be done in Africa as well”

• Ladies Exercises

Thursday mornings, between 10.00 and 11.00 am, before our coffee mornings, we run Ladies Only exercise and workshops in creative arts to build their confidence, while keeping fit. Yoga is always their favourite exercise as it helps them relax, & provides them with learning techniques to do at home with their family. During the sessions, the ladies also have time to share experiences, stories, make friends and learn from each other. We had 279 ladies attending during the year as demand and interest is growing through word of mouth.

At 11.00 am the ladies join everyone else for an open coffee morning which can include men from various heritages.



• ESOL, IT, Skills and Development Programme

Our Skills and Development sessions support people anyone who need to build their confidence, learn new skills, advice and support on how to make a difference to their lives.

In the Year 2024/2025, was the best year as demand for empowerment programmes, skills and development increased dramatically. This was due to partnership working we have established in working collaboratively with Central Bedfordshire Council and JobCentrePlus.

Central Beds are providing some of the services including Maths, money management and most importantly Tutors to provide these services. JobCentrePlus is referring users in need of learning English or IT to improve their skills in English to be able to secure employment or engage and take part in community events. There is a serious digital inequality where majority of our users have little use or understanding of technology or access to a computer and yet majority of services including reporting a crime or making a GP appointment are now done online.

The Charity has been overwhelmed with users registering to do ESOL with an increase from 89 Learners to massive 1,086 Learners. While IT had an increase from 47 to 491 Learners. We now have waiting listing as JobCentrePlus refers new learners to ACCM (UK).

Our partnership working with Bedford Borough and Central Bedfordshire Councils has enabled ACCM (UK) a Centre of Excellence in delivering Empowerment Programmes leading to ACCM (UK) now able to deliver ESOL at higher Level and offering City and Guild Certification.

Working in partnership, Bedford Borough Council and Central Bedfordshire Council collaborate to deliver the Multiply Programme. These consist of a number of courses aimed at improving maths / numeracy combined with life skill for adults.

ACCM (UK) is now the lead delivery partner in this government-funded programme, and we now have course schedules leading up to end the second quarter of 2025 and are jointly planning courses for the remainder of 2025 into 2026, with demand increasing all the time. With extra funding secured from The Harpur Trust, we hope to increase working hours for the Tutors and purchase 10 new laptops, that will enable us to reduce the waiting lists.



Working with Other Community Groups & Organisations

ACCM (UK) works with a wide range of local, regional, national and occasionally international partners and networks to help support our target communities, and also raise the issues that they face at different levels. Our work involves sharing learning, supporting outreach and cross-referrals with the following:

- Bedford Borough Council – Working with their Safeguarding, Housing, Education, Adult Social Care, Equalities, Parks, Environment and others that are relevant to our users and Community Centre. We support the Council's strategies to tackle and improve the health and wellbeing and promote the wellbeing of Bedfordshire's most vulnerable communities by running health and well-being programmes, outreach programmes in community settings or liaising with Council officers to support victims of all forms of violence in search of protection, housing, benefits, or safer streets promotion. The Council also provides support to our health and well-being and ESOL programmes.
- Bedford Luton and Milton Keynes (BLMK) Health / NHS – Joint work promoting current health issues or concerns, reaching out to minority and harder to reach communities to give out information, either by organising free coffee morning sessions, or health and wellbeing events to improve health outcomes. Current programme was reaching out to Black Africans and Black African Caribbeans to ensure they take up High Blood Pressure checks due to high prevalence of high blood pressure amongst these communities. Success reached out to faith and community leaders to be involved in promoting the services to their communities and the setting up various walk-in blood pressure check sites within local pharmacies.
- Local GP's and BRCC Social Prescribers – Supporting health outreach checks, referrals in partnership with mosques, temples and community centres at times which are convenient to a wide range of communities and age groups.
- Bedfordshire CAB and Social Benefits – running surgeries at the Cauldwell Community Centre to advice, give information and support people experiencing financial hardship housing issues or legal issues. Also providing translation/interpreting &/or completing online forms.
- Bedfordshire Refugee and Asylum Support Services (BRASS) and Polish British Integration Centre (PBIC) – Both refer their beneficiaries to our ESOL and skills development programmes and support with cultural issues or domestic violence.
- Bedford Domestic Abuse Partnership (PDAP), Victim's Support, Bedfordshire Police, Independent Domestic Violence Advocacy (IDVA) - Working in partnership to support victims of violence.
- One Housing, YMCA/IMPAKT and Women's Aid Luton – Providing emergency housing for victims fleeing from abuse or homeless vulnerable people.
- Various local Religious and Community Leaders – Helping to promote our work within their communities and congregations and using their Faith Radios to make announcements to promote our activities or events and making venues available, often free, for our activities and workshops.
- We also work with both the local Fire Service and Park Wardens to deliver sessions on

- home and personal safety, providing equipment and checks. These sessions are important for our elderly community members who may not have the ability to improve things or due to their isolation may not feel safe without information.
- ACCM (UK) also works with various other local community and faith groups to deliver services, outreach or organise joint events such as with Bedford Indian Community and British Ravidassia Foundation's Bedford Festival of Lights that is run in November each year, attracting over 1,000 people.
- ACCM (UK) also supports local grassroots communities by offering them use of rooms, hall and kitchens to bring their communities together, hold meetings, have fun, organise talks to raise awareness about issues of interest and concern, share diaspora, culture and faith and more. This is part of the Charity's aim, to reach out engage and bring communities together, especially in Cauldwell Community Ward that has numerous communities including, Italian, East European, African, African Caribbean and South Asian. The Centre is for the community to access and use.

Through our track record, we are recognised as having as inclusive community, welcoming everyone and working with a range of partners, facilitating joint conferences, events, training, health talks and workshops with many of our partners listed above to address current and emerging community needs, while maximizing cost-effectiveness, outreach networks and expertise, complementary skills, & ensuring quality standards and cultural sensitivity in addressing complex and sensitive casework or awareness-raising campaigns on issues such as suicide, female genital mutilation, forced marriages and domestic violence.

We also work with both the local Fire Service and Park Wardens to deliver sessions on home and personal safety, providing equipment and checks. These sessions are important for our elderly community members who may not have the ability to improve things or due to their isolation may not feel safe without information.

Biddenham International School

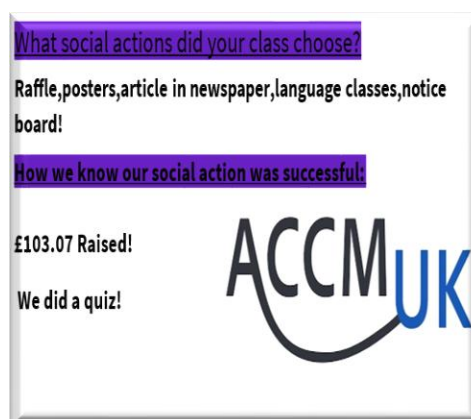
Since 2023, Biddenham International School pupils from Year 7 Class, choose a local Bedford Charity to undertake a research Project on why it was set, what they do, the difference they make to their users and outcomes. ACCM (UK) has been one of the Charities chosen by Year 7 pupils for their Project in 2024 and again this year in 2025.. The research Project is sponsored by Just Give, where the winning Team gets £1,000 for their chosen Charity.

In both 2024 and 2025 years, the group that chose ACCM (UK) came second and were awarded Certificates for their hard work. From February to April, the Children invite the Director to speak to them about the Charities work, they ask questions and they undertake research using the Charity's website to provide a report and a play that will be shared with other class members as a competition to win £1,000 for their Charity. Although ACCM (UK) did not win, we were proud of the group that chose ACCM (UK) for their research project.

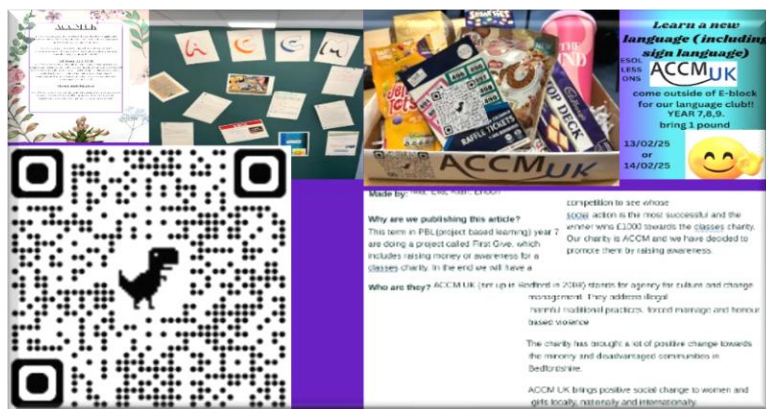
On 2nd April 2025, all Year 7 Class pupils, showcased their work to their fellow pupils, parents and teachers. The Director attended, was moved to tears and proud of the group that had chosen ACCM (UK) when she was handed a cash collection of £103.07 and asked to draw three tickets in a draw. Although ACCM (UK) did not win, we came second and the Director was moved and thanked the children.



Sign board promoting ACCM (UK) in the School Hall



Funds raised for ACCM (UK)



On of the presentation slides from the children about ACCM (UK)

Working with NAIJA Group

ACCM (UK) as part of its Reaching Out and Making a difference works closely with various groups including NAIJA a group that works to reach out to Nigerian diaspora residing in Bedfordshire, Luton and Milton Keynes.

On Monday 26th May 2025, NAIJA held a Family Fun Day, to bring out families, especially children and young people, to meet and share in Nigerian culture, food and also meet other diverse communities. The event was supported and funded by ACCM (UK) through our Reaching Communities Fund from TNLCF.

There were over 10 stalls, including ACCM (UK), showcasing various information, advice and selling African craft, beauty items and food.

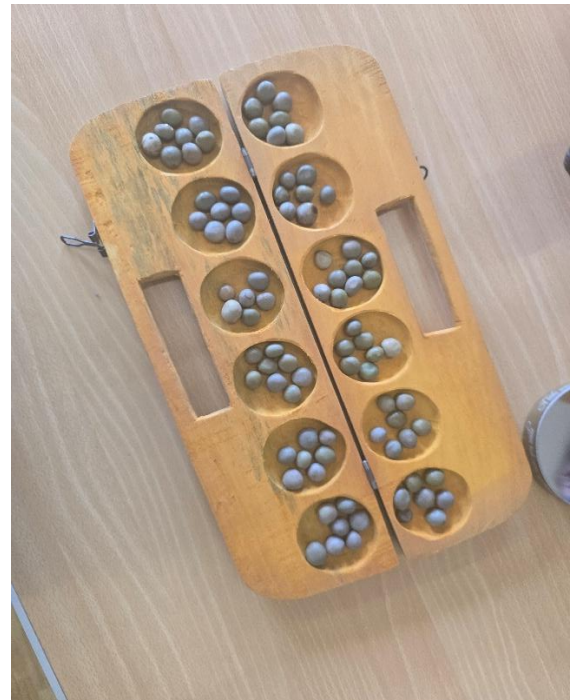
Over 350 people attended the event and children had a outdoor play areas as well as various African games to bring out their curiosity as some have never played one before especially as they were wooden or board games and not electronic.



Director and Support Worker attending the NAIJA Event On 26th May 2025



ACCM (UK)'s Director speaking to a groups of elders



There were also African cultural board games for children and adults



Some of the Attendees at the NAIJA Event 26th May 2025

Challenges & Opportunities

Challenges and Risks:

- The management of Cauldwell Community Centre offers great opportunities as our base and home, there are also risks as the Centre is located in one of Bedford's most deprived Wards - Cauldwell, where most residents are vulnerable, struggling with high living costs, elderly and of migrant heritage.
- Although the Centre is a capital liability requiring continuous upkeep, since mid-2023, the Council has done its best to carry out a lot of work on the Centre, including the installation of a fence around the perimeter. This is very much encouraging but there is much to do, all of which requires capital funding, especially fixing the acoustics and noise control systems to make fit for the purpose due to loud echo and noise disturbing neighbours. As the Council is short of funds due to financial constraints, ACCM (UK) and the Management Committee have to find funding elsewhere to fix these problems with support of the Council. This is not easy in this difficult funding environment.
- There have been significant increases in demand for our services, especially after moving to Cauldwell Community Centre. This is putting significant pressure on our relatively small staff and volunteer capacity. We attempt to manage this by ensuring all staff and volunteers receive the supervision and support they require. The introduction of short waiting lists or spreading events and activities over the week or months, to help manage the demand has been necessary and we continue with our efforts to raise further core funding to help increase staff and volunteer capacity to alleviate this.
- Succession planning - The current Director has indicated that she wishes to stand down sometime early to mid-2026 and a new Director needs to be recruited in the next few months to take over. The Charity is being supported by Lloyds Bank Foundation, the Enable Programme, has provided a consultant, who is supporting Trustees to draft Job Specifications and recruitment process. It is hoped that the advertisement will go out either end of 2025 or early 2026. The risk is whether Trustees will be able to find suitable replacement.
- Trustees, staff and volunteer training – As highlighted above, currently the team of Trustees, staff and volunteers is operating at full capacity, which gives little time and space for developing their skills through training. Through the development of the new Community hub, this may be further compromised. However, we aim to increase the number of Trustees and volunteers over the next 2-years to help meet the capacity needs at both governance and delivery level.

Opportunities:

- The Year 2024/2025, as highlighted above, has been a successful year in securing core funding, both restricted funding from The National Lottery Community Fund of £369,149 over four years from April 2024 and non-restricted funds from Lloyds Bank Foundation of £75,000 over three years from October 2023. We also secured further funding from Smallwood Trust and plan securing new grants after June 2025. The Charity can now concentrate on delivering its work to meet our aims and objects. The Charity is now financially sustainable for the next four years and staff are being paid a proper salary to retain their expertise, loyalty and trust they have built with communities.
- The Charity was busy in 2024/2025 with increases in demand for our services as we continued reaching out to make a difference to the needs of our local communities. As we settle in our new home, we will continue to develop the Centre to become a thriving local Community Hub. We are grateful to the Deputy Mayor, Cllr Jim Weir, for his support in making this possible & helping us get most of the necessary works done with the Centre now looking both inviting and safe, attracting more users to the Centre.
- We continue to work closely with our partners, including Councillors and staff from different departments across Bedford Borough Council including Housing, Properties, Safeguarding and Public Health, as well as colleagues from Bedford Hospital, various GP surgeries, Bedfordshire Police, NHS CIS and diverse community organisations, including Bedford African Community Group, that run events.
- The Centre's Management Committee, is now operational with approved Terms of Reference, made up of two Local Councillors, two ACCM (UK) Trustees, two former Cauldwell Committee members, & a local resident. The Committee is supported by the Director and Administrative Officer in their work and meetings. This is important as decisions about the Centre are now being made by a Select Committee that meets four or five times a year, or more, as required.
- We will continue working closely with local Community and Faith Leaders who continue to support our work to reach more people, especially those who are more reluctant to get out and about or are housebound. We will continue to encourage them to refer vulnerable people, especially the elderly, victims of abuse and young families to access our events, activities, information or support.
- As we settle in our new home and start developing the Centre we have reviewed our website www.accmuk.com and are now reviewing all our other publicity materials to better reflect our work and improve the Charity and Centre's profile within the wider community. A refreshed image and profile will improve our reach and further engage with harder-to-reach communities. Some of our plans include running events based on International Food or Cultural Themes such as Mexican, African, South Asian, Chinese, and so on, where we will charge a minimal fee for an evening out with food, entertainment from the named culture. This will attract over 100 people per event.
- The Charity, working with Bedford African Community Group, will continue to run

- Bedford African Community Events, not just in the town Centre but also in the Community Centre, encouraging African communities to use the Centre for their activities as well as running formal events organised with our partners to bring information to them from service providers enabling them to make informed decisions on a variety of topics such as immigration, violence, modern slavery, health etc.
- The Charity can now plan to the future by being ambitious in developing existing work to other Bedfordshire, Luton and Milton Keynes by applying for regional grants, increase staff capacity,

.

We are ready for the 2025/2026 challenges building on our opportunities

ACCM(UK) Finances & Grants

Financial Statement for the Year Ended 31st May 2025

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	27500	109568	137068	94354
Fees and Bank Interest	209	0	209	
Total Incoming Resources	27709	109568	137277	94354
Resources Expanded:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	0	8631	8631	15243
Management & Administration				
Office Rent and Services	0	780	780	0
Salaries	14084	83456	97540	72130
Training	100	150	250	105
Accountancy and professional fees	7183	16279	23462	18116
Volunteer Expenses	147	504	651	671
Travel & Subsistence	60	822	882	522
Consultancy	224	907	1131	0
Administrative	5887	10550	16437	12781
Subscription	0	0	0	456
Bank Charges	74	187	261	220
Staff Miscellaneous	0	0	0	1759
Total Resources Expended	27759	122266	150025	122003
Net (Expenditure)/Income				
For the Year	-50	-12698	-12748	-27649
Total Funds 1st June 2024	7733	20428	28161	55810
Total Funds 31st May 2025	7683	7730	15413	28161

Our Plans for Next Year

- ***Bringing people together and building strong relationships in and across communities*** – The project will continue our reach, links and engagements with the local communities, and focus upon those we have not been able to reach or missed, especially those isolated, elderly, minorities and homeless people. From our community centre and venues across Bedford, we will bring the community together to help them develop and build links and relationships with each other, and with our range of partners. Importantly, through the project and the range of support, referrals and links, we will help our community members to build links with statutory agencies and mainstream providers, ensuring that they are aware of what assistance is available to them, and that they do not fall between the cracks.
- ***Improving the places and spaces that matter to communities*** – This will support the delivery of our work at our Community Hub and Centre, which itself continues to be improved and developed. Over the next year we will be increasing the useable outdoor space to include a community garden, rest and play area, to encourage the use of outdoor spaces for improved health and the environment. As an outdoor space, it will encourage our users to learn or enjoy gardening by keeping the spaces tidy or planting vegetables, flowers, herbs or fruit they can enjoy.
- ***Enable more people to fulfil their potential by working to address issues at the earliest possible stage*** – Our project helps community members to recognise and tackle health issues that they are facing, through the links developed with other service providers, partners and other charities. Tackling issues or need at the earliest possible stage, will help with recovery or making a difference to their lives. As we have built trust over the last 16 years, being trusted by our community and engaging with them and through word of mouth, we will be able to reach out to more ‘hidden’ people in need. Our training and education support (ESOL, IT, Managing Money, Skills and Development sessions) help our community members to develop their English-speaking skills, enable them to communicate, access and use statutory services, get information from mainstream media, and engage with other communities in the local area while participating in local activities. We continue to help and enable our users to access social media, pay bills, search for information for jobs or training, make appointments, applications or join education programmes via Zoom. Our Skills and Development sessions help people who have lost their jobs, or are new in the UK, to build their confidence in searching for new jobs, and improve and support with interview skills.

Service Users' Comments

CASE STUDY:

Mr A was married in Pakistan in an arranged marriage in August 2022, to a British born Pakistan woman. They are first cousins as Mr A's mother is the maternal sister of his new wife's mother. Mr A arrived in the UK in March 2024, after his wife sponsored him to join her and her family in Yorkshire. On arrival to his new marital home which was owned by her parents, as his wife was still living with her. His documents were taken from him by his mother-law (who is his aunt) and told that he will no longer need them. When Mr A protested that he may need them for ID they threatened him for questioning the mother-law. After this he was not allowed to go anywhere alone without his new wife or father-in-law. He was told when sitting in the same room with his wife's family has to look down and not at anyone in the room. He was told he can only eat or drink what he was given and never allowed to have a say in what he wanted to eat and when he offered to prepare meals, he was shouted at. He slept on a mattress on the floor while his wife slept on the bed and often woken up any time when she wanted to wake him up. If he wanted to speak to his family, he had to do it Infront of his wife or her family.

After a few months, he felt he was not wanted as the wife started to threaten him and became more controlling of his life as he could not do or say anything without being shouted at. He started to have suicidal thoughts and was not sure where to go for help as the father-in-law told him, in the UK what the wife says is more important. This was a cultural shock, as in Pakistan it was what the man says that was important. He started hearing from people coming to the house that he was woman beater and a bully which he was not. One day when his uncle visited, he was able to confide to his uncle what has going on. The uncle pretend to the wife and her family that he was taking Mr A to show him where he lives. When the father-in-law refused, the uncle challenged him as to why he can allow his nephew to visit him and his family since Mr A lives with them every day. Father in-law agreed. At the uncle's house Mr A told his uncle everything and the uncle understand what was going on and he sent him to Bedford where Mr A was referred to ACCM (UK). Mr A is a victim of a forced arranged marriage. Is a victim of coercive behaviour and psychological abuse. His uncle received threats from father-in-law and that Mr A's family in Pakistan have been informed that Mr A was violence, raped his wife and bully who has dishonoured his father-in-law and his Pakistan family. Mr A is now living under fear, feeling that he is being followed in Bedford and has reported this to Bedfordshire Police. ACCM (UK) is supporting Mr A, who was assessed using DASH Form that was sent to MARAC, is receiving counselling to build his confidence, has been encouraged to join ESOL classes to improve his English, has been referred for legal advice to secure non-molestation orders against his wife and her family, is being supported to secure UK leave to remain status as a victim of forced arranged marriage, domestic abuse and honour based violence. Mr A has now been granted Non-Molestation Orders against his ex-wife and her family. This a very complex case as it involves a man.

CONTACT:

ACCM (UK)
Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

Tel/Fax: +44 1234 356 910

Mobile: +44 7712482568

Email: info@accmuk.com

Website: www.accmuk.com

Twitter: @ACCMUK

Facebook: ACCM UK

Charity Number: 118904

Company by Guarantee Number: 06584024

More information and photos can be found on our website
www.accmuk.com

Or can be requested by contacting us at info@accmuk.com
or 01234 356910.

FUNDED AND SUPPORTED BY:



Local Councillors

AND MANY MORE



ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2025

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Mark B DeGietelink	CHAIRPERSON
Gurdeep Sanghera	SECRETARY
Tarsim Lal Kalyan	TREASURER

TRUSTEES

Marcella Daye
Marjorie Harris
Florence Steadman
Nina Slingsby
Lilia Dangi

REGISTERED OFFICE

Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

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ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2025.

Principal activities, objects and organisation:-

The principal activities and objectives of the charity are the relief of poverty and sickness, the advancement of education, the preservation and the protection of good health among ethnic minorities in England and Wales and other parts of the world. In setting these objectives the trustees have considered the Charity Commission's general guidance on public benefit. The charity is constituted as a company limited by guarantee and is therefore governed by its memorandum and articles of association.

Directors' and Trustees' Responsibilities

Company and charity law require the trustees to prepare financial statements for each accounting period which give a true and fair view of the state of affairs of the charity and of the income and expenditure the trustees are required to:-

Select suitable accounting policies and then apply them consistently. 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.

The directors and trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for the prevention and detection of fraud and other irregularities.

Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

Financial Statement for the Year Ended 31st May 2025

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

The Statement of Financial Activities shows net resources of (£12748) for the year. Reserves amount to £15413 of which 7730 lie in restricted funds committed to specific purpose.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

All directors of the company are also trustees of the charity. There are no other trustees. All the trustees retire at the forthcoming Annual General Meeting but are eligible for re-appointment. The trustees may appoint a person as a trustee to fill a vacancy or to act as an additional trustee.

This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 26 Sep 2025 and signed on its behalf by:-



Mark B. DeGietelink

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

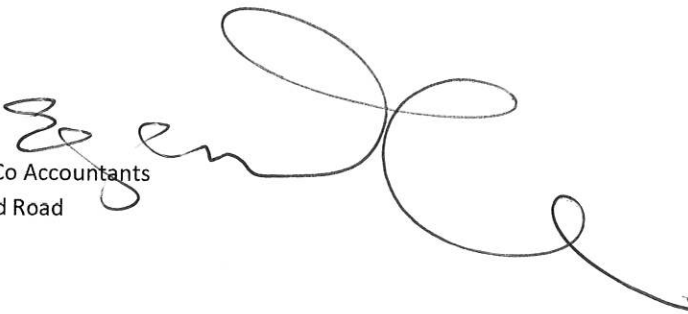
The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31st May 2025 as set out on pages 4 to 9 and you consider that the company is exempt from audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

29/08/2025

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

A large, stylized handwritten signature in black ink, likely belonging to a representative of Egemole & Co Accountants, written over the printed name and address.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	27500	109568	137068	94354
Fees and Bank Interest	209	0	209	
Total Incoming Resources	<u>27709</u>	<u>109568</u>	<u>137277</u>	<u>94354</u>
Resources Expanded:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	0	8631	8631	15243
Management & Administration				
Office Rent and Services	0	780	780	0
Salaries	14084	83456	97540	72130
Training	100	150	250	105
Accountancy and professional fees	7183	16279	23462	18116
Volunteer Expenses	147	504	651	671
Travel & Subsistence	60	822	882	522
Consultancy	224	907	1131	0
Administrative	5887	10550	16437	12781
Subscription	0	0	0	456
Bank Charges	74	187	261	220
Staff Miscellaneous	0	0	0	1759
Total Resources Expended	<u>27759</u>	<u>122266</u>	<u>150025</u>	<u>122003</u>
Net (Expenditure)/Income				
For the Year	-50	-12698	-12748	-27649
Total Funds 1st June 2024	<u>7733</u>	<u>20428</u>	<u>28161</u>	<u>55810</u>
Total Funds 31st May 2025	<u>7683</u>	<u>7730</u>	<u>15413</u>	<u>28161</u>

Financial Statement for the Year Ended 31st May 2025

BALANCE SHEET AS AT 31ST MAY 2025

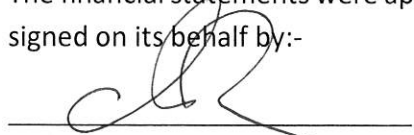
The company is entitled to exemption from audit under section 477 of the Companies Act

	Notes	2025 £	£	2024 £	£
Fixed Assets	3		0		0
Current Assets					
Bank A/C		16713		29411	
Cash		<u>500</u>	<u>17213</u>	<u>550</u>	<u>29961</u>
			17213		29961
Creditors: Amount falling due within one year	4		1800		1800
Net Current Assets			<u>15413</u>		<u>28161</u>
Net Assets					
Income Funds					
Unrestricted Income funds			7683		7733
Restricted Income funds	5		7730		20428
Total Funds			<u>15413</u>		<u>28161</u>

2006 for the year ended 31 May 2025. The Members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2025 in accordance with Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for:-

- Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 to financial statements, so far as applicable to the company. The accounts have been prepared in accordance with companies with the special provisions of part 15 of the Companies Act 2006 relating to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors on 26 Sept 2025 and signed on its behalf by:-


Mark B. DeGietelink Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared under the historical cost convention and in accordance with the applicable United Kingdom Reporting Standards, the Charities Act 1993, and the Accounting and Reporting by Charities-Statement of Recommended Practice (SORP 2005).

Grants receivable

Grants in respect of revenue items are written off to the income and expenditure account in the period to which they relate. Grants in respect of specific projects are credited to a restricted fund, against which relevant expenditure is charged. Grants are not recognised as receivable until all conditions for receipt have been met. Where donor imposed restrictions apply to the timing of the related expenditure, as a pre-condition for its use, the grant is treated as deferred income until those restrictions are met. Grants relating to fixed assets are credited to a restricted fund on the income and expenditure account from which amounts are released to revenue over the same period as the depreciation period of the relevant assets.

Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2025

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £109568

2) Net (expenditure)/Income for the year

2025
£

This is stated after charging:-

Accountants remuneration 1800

2b) Staff Costs and Numbers

Salaries and Wages 97540

No employee earned more than £60000 per annum (2025-nil).

3) Tangible Assets

	Equipment £	Furniture £	Total £
Cost	0	0	0
At 31/05/25	<u>0</u>	<u>0</u>	<u>0</u>
Depreciation	0	0	0
Charge for the year	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/25	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/24	<u>0</u>	<u>0</u>	<u>0</u>

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2025

4) Creditors – Amounts falling due within one year	2025
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources

	Balance at 01/06/24	Incoming	Outgoing	Balance at 31/05/25
	£	£	£	£
National Lottery Community Fund	9866	90338	96624	3580
Bedford Borough Council African Event				
Bedford Borough Council	0	1500	1500	0
The Harpur Trust	0	1000	1000	0
Screwfix	4650	0	4650	0
Locality	1422	200	1622	0
Smallwood Trust	0	8030	7380	650
House of industry	2236	0	2236	0
The Neighbourly B&Q	2254	0	2254	0
Bedford & Luton	0	8500	5000	3500
TOTAL	20428	109568	122266	7730

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2025, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met: or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jude Egemole

Dated: 29/08/2025

Egemole & Co Accountants

29 Mansfield Road

Sheffield S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

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Egemole & Co Accountants

29 Mansfield Road

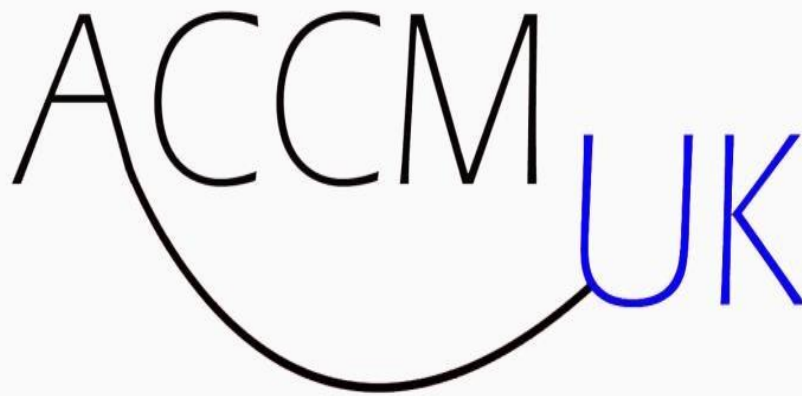
Sheffield S12 2AE

ACCM (UK)

England & Wales - Charity number 1128904

Accounts

ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2023 to 31ST MAY 2024



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HIGHLIGHTS FROM THE CHAIR

The Charity has now settled in our new home at Cauldwell Community Centre in Althorpe Street. We are grateful to the Council and our funders who have enabled the Centre to be refurbished and improved making it fit for the purpose, & able to be fully used by the community. The Centre has now had its long-awaited new fence around the Centre installed to make it safer for users, staff and the community. A full Committee guided by agreed Terms of Reference and ACCM (UK) has been established & continues to manage the Centre as tenants. We are now looking forward to getting the community involved in their local Centre.

As Chair, I am proud of ACCM (UK) reaching this milestone of owning an asset to manage on behalf of the Community and moving forward after the difficult times of covid-19 lockdowns, continuing to support our vulnerable users. The year has also been crucial in raising relevant core funding to continue making a difference to our users' lives. The highlight in our fundraising has been securing core restricted funding of £369,149 from The National Lottery Community Fund (TNLCF) and 3 years non-restricted funding of £75,000 from Lloyds Bank Foundation (LBF) that includes their important Enable and Enhance Programmes. The Enable and Enhance Programmes, fully funded by the Lloyds Bank Foundation, has enabled the Charity to undertake its various events & activities, enhanced by learning and sharing information and good practice with other organisation through a Peer-to-Peer Programme or via Teams/Webinars with appointed Consultants from Cranfield Trust and other agencies. These Enable programmes will be assisting with the recruitment of staff, reviewing our publicity and staff training which are all invaluable in the development of the Charity going forward.

Our reaching out to make a difference programmes, continued to help break down barriers, tackle abuse, improve access and use of statutory services, enabled us to reach 3,224 beneficiaries with limited staff and financial capacity. We also work closely with wide range of local partners to improve access to services, via joint workshops, information sharing and referrals, especially training in understanding the needs of the local BAME community.

I am also proud of ACCM (UK)'s operations, progress made and continuing growth in delivering services. Its strength and health is due to the leadership of the Director, the support, and inspiration of her team of staff and volunteers, my fellow Trustees and our funders, supporters and partners, making it all possible to meet our objects and aims. We do acknowledge there are risks in taking on responsibility for our new Centre, but with support from Lloyds Bank Foundation Enable Programme and the Council, we feel able to manage these risks.

We are very grateful to Bedford Borough Council for supporting the Charity with rent free office provision & premises and for its improvements to the Centre and its surrounding areas enabling it to return to its normal function and by utilised by the Community.

As we look ahead in our new home, we see opportunities and challenges. Despite securing core funding for the next four years to end of March 2028, we still need to pursue further sustainable funding sources, particularly as the funding environment has become so competitive since the pandemic. We will continue to build on our 16 years' success to achieve, grow and succeed in taking on new challenges.

On behalf of my fellow Trustees, I would like to thank the Director, staff, volunteers, users, supporters and most importantly our funders, particularly Bedford Borough Council, The National Lottery Community Fund, Lloyds Bank Foundation, Locality, The Neighbourly B&Q, St John's Hospital, The Gale Family Trust, House of Industry, The Harpur Trust, ScrewFix and more, who have provided us with important grants, that have made it possible for the project to continue being successful. I look forward to committing myself as Chair and serving ACCM (UK) for another successful and fulfilling year.

Tarsim Lal Kalyan
Chair / Director

OUTPUTS AND MILESTONES

Mental Health Day
30 people attended

Coffee Mornings
900 attendees

International Women's Day
72 attended

Bedford African Community Event – 800 attend

FGM / FM / HBV Professional training
65 attendees

NACET Immigration Workshop
35 attendees

ESOL Lessons – 89 Learners
IT Lessons – 47 Learners
Skills and Development – 96 Learners

Yoga - Wellbeing Exercises
44 users

Nutrition and Cooking
40 users

Awards ceremony for Learners
58 attendees

ONE TO ONE SUPPORTED CASES

Domestic Violence	212 cases
FGM/HBV/FM	15 cases
Sexual Abuse	11 cases
Legal Advice	35 cases
Mental Health	310 cases
No recourse to funding	23 cases
Bereavement	5 cases

Housing / Benefits	48 cases
Information/Chat	112 cases
Multiple Issues	108 cases
Modern slavery	5 cases
Into employment	6 cases
Counselling	58 cases

Total: 948 SUPPORTED CASES

TOTAL Beneficiaries 3,224

WHAT WE DID

‘REACHING OUT TO MAKE A DIFFERENCE’

Highlights of the Year – 1st June 2023 to 31st May 2024

One to One User Analysis

“I am a white British lady but when I met staff at ACCM (UK) I felt very much safe and supported that I felt as if they have known about me for a long time. ACCM(UK) treats everyone like family - I was provided with counselling - since then I feel like myself again and I have found answers to my issues through therapy provided. Thank you.” E.T

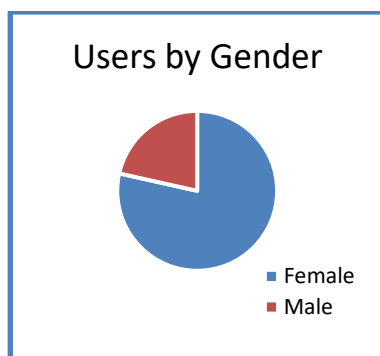
It is often challenging to provide appropriate support, information, referral or guidance to our users who are victims of all forms of violence and the year between June 2023 to end of May 2024 was no different. The Covid-19 Lockdown impacted more on the BAME and other vulnerable communities that we serve than others. The impact is still being felt in 2024, as some victims are only just starting to venture out, report cases, & seek the support or information they need. The total number of individuals we supported on a one-to-one basis went up by 16%.

Lockdown intensified problems as services that would normally help them, such as the NHS, Home Office, legal advisers or temporary accommodation were not fully opened or were still largely working from home, making it difficult for those without technology or the internet to access them.

During the period June 2023 to May 2024 we supported following beneficiaries:

- 386 victims of abuse. The majority (212) were victims of domestic violence with 11 victims of sexual abuse
- 58 users were provided with telephone or face to face counselling
- 310 individuals suffering from mental health needs, including anxiety, stress or trauma

Analysis of beneficiaries:



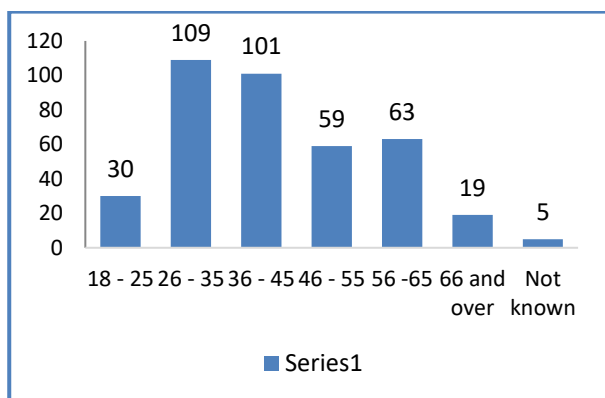
User by faith:

Faith	<u>No</u>	<u>%</u>
Moslem	245	68
Hindu	24	7
Christian	75	21
Sikh	16	4
Ravidassia	25	7
Not known	1	0
Total	386	

Analysis of services:

Reason for referral (some will be counted more than once)		
	<u>No</u>	<u>%</u>
Domestic violence	212	22
Sexual abuse	11	1
Mental health	310	32
Modern slavery	5	1
Counselling	58	6
Information / support	112	12
Helped into employment or education	6	1
FGM / HBV / FM	15	2
Children – Child Protection	6	1
Social Benefits / No recourse to public funds	23	2
Housing / Benefits	48	5
Legal	35	4
Bereavement	5	1
Multiple reasons	108	11
Total	954	

Users by Race		
Race	Total	%
African/African Caribbean	38	15
White British	36	14
Pakistan	165	64
Bangladeshi	59	23
Chinese	2	1
Spanish	9	4
East Europeans	6	2
Arabs	11	4
Indians	43	17
Unknown	17	7
Total	386	



Summary of Data:

- Number of One to One users increased by 7%
- 78% identified as female and 22% male
- Majority of the beneficiaries were aged 26 - 35 years followed closely by 35 – 45 years
- 64% were of Pakistan heritage
- 68% were of Moslem Faith
- 52% of beneficiaries self-referred with 38% referred by third party groups, such as Faith Leaders or other organisations

Victims' voices heard:



Building Upon Our Track Record

Tackling Health Inequalities & Wellbeing

Now that we have settled at Cauldwell Community Centre, we have continued to run our Tackling Health Inequalities Programmes – Reaching Out to make a Difference but not as much as we would like. While the Centre has at times looked like a building site due to the carious improvement work taking place, activities or events at the Centre were limited due to health and safety issues. Despite these works, we adapted to continue reaching out to our existing users, who moved with us from previous address at Woburn Road, while also reaching out to attract new local users in the Cauldwell and Kingsbrook Wards. We have continued running workshops, services, events, including our free coffee mornings, yoga and other exercises, health eating and nutrition, mental health days, Bedford African Community Events, ESOL, IT, Skills and Development and more.

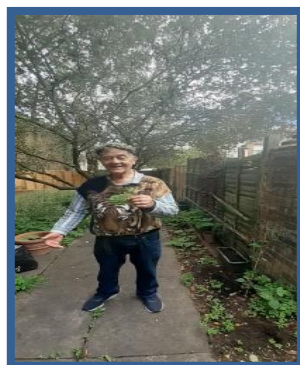
- **Coffee Mornings**

Coffee Morning sessions, run every Thursday, have become established and are attracting various users from difference backgrounds. Sessions start with exercises/yoga for ladies, who then stay to join others for a coffee/tea and cake catch up. Some of the attendees are elderly users, living alone, who use the Coffee Mornings to get out, meet new friends and share stories. They can also get advice &/or information about any issues of concern. Some sessions are organised so that stake holders such as Public Health can come and give a talk, check high blood pressure or give out current updates on flu or covid jabs. This year, around 900 people have attended our Coffee Mornings.



We hope to introduce more activities in 2024/2025 after our improvement works are completed, & we are particularly excited about the sound control acoustics planned which should improve the experience for those using the hall.

As part of the Coffee Morning activities, some of the users help with gardening before they settle down to a hot cup of coffee and cake or a biscuit.



• Bedford African Community

On 8th June 2024, ACCM (UK), in partnership with Bedford African Community Groups, organised the Bedford African Community Event at the Harpur Suite, in Bedford Town Centre. This popular town centre event attracts on average over 600 people to bring Bedford, from a diverse range of communities, with some coming from as far as London, Leicester, Northamptonshire, Luton, Milton Keynes, Cambridgeshire and more. At the event, we share African culture through music, food, dance, magic, storytelling and colourful costumes. In 2023/24, around 800 people attended, with majority saying it was the best event ever, & just over 22% telling us it was their first time attending such an event.



“Are there any classes for Africana culture, especially music and storytelling in Bedford so my children can learn something about their heritage?”

“This is the best African event I have attended so far. What is the date next year?”

“The dancers were great, especially the Ugandans and the men playing the wooden instrument.”

• Nutrition and Cooking

Cauldwell Community Centre, with its large kitchen facility, has enabled the Charity to start providing nutrition and cooking sessions. The economic hardship that followed the end of lockdown caused various social, economic and health concerns, especially when followed by the cost of living crisis, as some were not able to return to work. This resulted in communities who were already vulnerable to fall further into poverty, necessitating help from food banks or social benefits.

Teaming up with a Nutritionist, we started running nutrition, advice and cooking healthy meals on a budget session. These sessions also included advice and information on budgeting, where to shop for cheap food & other essential items.



We ran ten sessions and 40 people attended, the majority of them from migrant communities, & many attending our ESOL Classes.

- **Ladies Exercises**

Thursday mornings, between 10.00 and 11.00 am, before our coffee mornings, we run Ladies Only exercise and workshops in creative arts to build their confidence, while keeping fit. Yoga is always their favourite exercise as it helps them relax, & provides them with learning techniques to do at home with their family. During the sessions, the ladies also have time to share experiences, stories, make friends and learn from each other.

At 11.00 am the ladies join everyone else for an open coffee morning which can include men from various heritages.



- **Skills and Development Programme**

Our Skills and Development sessions support people who are not economically active or have lost their jobs to train in new skills, build confidence in searching for or changing careers into new areas.

In the Year 2023/2024, we had 96 Learners on the programme funded by SEMLEP and the Council. Since the programme started in 2019, the Charity has supported over 354 people into

employment, education or volunteering, and some have gone on to college in Bedford or Luton to continue their learning.



Working in partnership, Bedford Borough Council and Central Bedfordshire Council collaborate to deliver the Multiply Programme. This consists of a number of courses aimed at improving maths / numeracy combined with life skill for adults.

ACCM (UK) is the lead delivery partner in this government-funded programme, and we now have course schedules leading up to end the first quarter of 2025. Early next year, we will be jointly planning courses for the remainder of 2025 and into 2026,

with demand increasing all the time.

- **Covid -19 and Vaccine Awareness**

The Charity continues this important work in raising awareness and promoting the vaccine as a preventive measure to communities from East Europe, Africa and the African Caribbean, the majority of whom did not taken up the vaccine.

Unfortunately, the virus is still present in the community, with new strains evolving all the time.

- **ESOL and IT Programmes**

We resumed our ESOL and IT sessions at Cauldwell Community Centre in January 2023 continuing in the year 2023 to 2024. For this year we had 89 Learners in ESOL and 47 in IT. Our courses are free & have become very popular, leading to a waiting list for both ESOL and IT sessions. We are currently the only provider in Bedford.

To celebrate achievement and build learners' confidence we held a celebration event to award learners with their Certificates of Achievement in December 2023, with High Sheriff of Bedfordshire the Guest of Honour. In May 2024, we held another event with certificates presented, with the Deputy Mayor of Bedford, Cllr Jim Weir, as Guest of Honour.



• In-house Community TV and Radio

This is a joint venture by ACCM(UK) and BRHF, both registered charities based in Bedford, serving the local community and wider audiences.

Our in-house satellite studio is linked to the main Sky channel 765 which is available on Free View, Internet and other social media platforms with a wide reach.

For televising community programmes, we buy the airtime, which needs to be pre-booked in advance and depends on availability of a slot and is at the discretion of the trustees of the main channel.

Our Community Radio is still work in progress as we are still sorting out the equipment to set it up. Watch this space!

Main Aims and Objectives of the Services are:

- To promote the furtherance of ACCM (UK)'s programmes, including raising awareness on our health and wellbeing events and activities, workshops & providing information about current health concerns and interests that benefit our users and wider communities. It is hope that this facility will also enable professionals, users and service providers to discuss, share and inform local communities about issues of concern &/or interest such as mental health, diabetes, high blood pressure, vaccinations and more.
- To promote under recognised and underrepresented community groups by providing the TV facility, to enable them to broadcast their community related programme/s.



TV Studio

Working with Other Community Groups & Organisations

ACCM (UK) works with a wide range of local, regional, national and occasionally international partners and networks to help support our target communities, and also raise the issues that they face at different levels. Our work involves sharing learning, supporting outreach and cross-referrals with the following:

- Bedford Borough Council – Working with their Safeguarding, Housing, Education, Adult Social Care, Equalities, Parks, and Public Health Teams. We support the Council’s strategies to tackle and improve the health and wellbeing and promote the wellbeing of Bedfordshire’s most vulnerable communities by running health and well-being programmes, outreach programmes in community settings or liaising with Council officers to support victims of all forms of violence in search of protection, housing, benefits, or safer streets promotion. The Council also provides trainers to support our health and well-being and ESOL programmes.
- Bedford Luton and Milton Keynes (BLMK) Health / NHS – Joint work promoting current health issues or concerns, reaching out to minority and harder to reach communities to give out information, either by organising free coffee morning sessions, or health and wellbeing events to improve health outcomes.
- Local GP’s and BRCC – Supporting health outreach checks, referrals in partnership with mosques, temples and community centres at times which are convenient to a wide range of communities and age groups.
- Bedfordshire CAB and Social Benefits – To support people experiencing financial hardship with translation/interpreting &/or completing online forms.
- English Learning Partnership is working with us on ESOL to provide Tutors, sessions and learners from other areas.
- Bedfordshire Refugee and Asylum Support Services (BRASS) and Polish British Integration Centre (PBIC) – Both refer their beneficiaries to our ESOL and skills development programmes. BRASS works with new immigrants/refugees, some of them are victims of cultural practices such as FGM or child marriage and refers them to us to provide appropriate information on the law and support. PBIC also refers victims of domestic violence, to provide support into legal advice, housing or benefits if required.
- East London Foundation Trust (ELFT) – Recovery College – organising joint health and wellbeing activities.
- Bedford Domestic Abuse Partnership (PDAP), Victim’s Support, Bedfordshire Police, Independent Domestic Violence Advocacy (IDVA) - Working in partnership to support victims of violence.
- Relate and The Samaritans – Ongoing referral pathways for our community members when in need.
- One Housing, YMCA/IMPAKT and Women’s Aid Luton – Providing emergency housing for victims fleeing from abuse or homeless vulnerable people.
 - Various local Religious and Community Leaders – Helping to promote our work within their communities and congregations and using their Faith Radios to make announcements

- to promote our activities or events and making venues available, often free, for our activities and workshops.
- ACCM (UK) also works with various other local community and faith groups to deliver services, outreach or organise joint events such as with Bedford Indian Community and British Ravidassia Foundation's Bedford Festival of Lights that is run in November each year, attracting over 1,000 people.
- ACCM (UK) also supports local grassroots communities by offering them use of rooms, hall and kitchens to bring their communities together, hold meetings, have fun, organise talks to raise awareness about issues of interest and concern, share diaspora, culture and faith and more. This is part of the Charity's aim, to reach out engage and bring communities together, especially in Cauldwell Community Ward that has numerous communities including, Italian, East European, African, African Caribbean and South Asian. The Centre is for the community to access and use.
- Be an Ally this Ramadan – Women Only Event. Over 300 people attended Bedford's first women-only Iftar earlier this month, hosted by Rosebuds Bedford Sisters, a local female Muslim community group. Hosted at The Marquee in Kempston Hardwick, the theme of the event on 3rd April was 'Be an Ally this Ramadan' and guests included a mix of women from Bedford's diverse communities. The event was open to all, including community and statutory organisations, with approximately 300 people attending the event on the day, including Susan Lousanda, HM Lord-Lieutenant of Bedfordshire



Ladies attending the Be Aly this Ramadan



Our Director in colourful dress with other organizations Directors or Leaders

Shapna Khanam, Chair of Rosebuds, shared her dedication to empower and support women and stated that, "Bedford's first women-only Iftar united women from diverse backgrounds in a powerful display of allyship, marking a significant step towards solidarity in our community."

Through our track record, we are recognised as having as inclusive community, welcoming everyone and working with a range of partners, facilitating joint conferences, events, training, health talks and workshops with many of our partners listed above to address current and emerging community needs, while maximizing cost-effectiveness, outreach networks and expertise, complementary skills, & ensuring quality standards and cultural sensitivity in addressing complex and sensitive casework or awareness-raising campaigns on issues such as suicide, female genital mutilation, forced marriages and domestic violence.

We also work with both the local Fire Service and Park Wardens to deliver sessions on home and personal safety, providing equipment and checks. These sessions are important for our elderly community members who may not have the ability to improve things or due to their isolation may not feel safe without information.

Challenges & Opportunities

Challenges and Risks:

- While the takeover of the management of Cauldwell Community Centre offers great opportunities as our base and home, there are also risks as the Centre is located in one of Bedford's most deprived Wards - Cauldwell, where most residents are vulnerable, struggling with high living costs, elderly and of migrant heritage.
- Although the Centre is a capital liability requiring continuous upkeep, since mid-2023, the Council has done its best to carry out a lot of work on the Centre, including the installation of a fence around the perimeter. This is very much encouraging but there is much to do, all of which requires capital funding.
- There have been significant increases in demand for our services, especially after moving to Cauldwell Community Centre. This is putting significant pressure on our relatively small staff and volunteer capacity. We attempt to manage this by ensuring all staff and volunteers receive the supervision and support they require. The introduction of short waiting lists or spreading events and activities over the week or months, to help manage the demand has been necessary and we continue with our efforts to raise further core funding to help increase staff and volunteer capacity to alleviate this.
- As demand of our services at the Centre increases, any plans for significant refurbishments requiring the closure of part of the centre must be managed to minimise their impact whilst preserving health & safety needs. As a contingency to this, we would look to deliver more of our services in other outreach facilities on a short-term basis. This would ensure a continuation of our work and engagement with those most in need.
- Succession planning - The current Director has indicated that she wishes to stand down at the end of 2025 and a new Director needs to be recruited in the next year to take over. The risk is when Trustees will be able to find suitable replacement. The Charity has spoken to Lloyds Bank Foundation, and they will be supporting ACCM (UK) in their succession planning and recruitment through their Enable Programme. Locality has also offered support towards drafting Job Specifications, advertising and Recruitment.
- Increasing our number of Trustees - Currently the Charity is looking to increase the number of Trustees to our Board and are being supported by Lloyds Bank Foundation (LBF)'s Enable Programme. There is a risk, as we have previously experienced, that we may not identify suitable candidates, however, we are confident that with the support of LBF, we will be successful.
- Trustees, staff and volunteer training – As highlighted above, currently the team of Trustees, staff and volunteers is operating at full capacity, which gives little time and space for developing their skills through training. Through the development of the new Community hub, this may be further compromised. However, we aim to increase the number of Trustees and volunteers over the next 2-years to help meet the capacity needs at both governance and delivery level.



Opportunities:

- The Year 2023/2024, as highlighted above, has been a successful year in securing core funding, both restricted funding from The National Lottery Community Fund of £369,149 over four years from April 2024 and non-restricted funds from Lloyds Bank Foundation of £75,000 over three years from October 2023. The Charity can now concentrate on delivering its work to meet our aims and objectives. The Charity is now financially sustainable for the next four years and staff are being paid a proper salary for their work.
- The Charity was busy in 2023/2024 with increases in demand for our services as we continued reaching out to make a difference to the needs of our local communities. As we settle in our new home, we will continue to develop the Centre to become a thriving local Community Hub. We are grateful to the Deputy Mayor, Cllr Jim Weir, for his support in making this possible & helping us get most of the necessary works done with the Centre now looking both inviting and safe, attracting more users to the Centre.
- We continue to work closely with our partners, including Councillors and staff from different departments across Bedford Borough Council including Housing, Properties, Safeguarding and Public Health, as well as colleagues from Bedford Hospital, various GP surgeries, Bedfordshire Police, NHS CIS and diverse community organisations, including Bedford African Community Group, that run events.
- The Centre now has a Management Committee, with approved Terms of Reference, made up of two Local Councillors, two ACCM (UK) Trustees, two former Cauldwell Committee members, & a local resident. The Committee is supported by the Director and Administrative Officer in their work and meetings. This is important as decisions about the Centre are now being made by a Select Committee that meets four or five times a year, or more, as required.
- We will continue working closely with local Community and Faith Leaders who continue to support our work to reach more people, especially those who are more reluctant to get out and about or are housebound. We will continue to encourage them to refer vulnerable people, especially the elderly, victims of abuse and young families to access our events, activities, information or support. We hope to continue supporting our publicity and promotions work through Faith Radio announcements and during prayer congregations, as communities trust their Faith and Community Leaders as a source of information, especially those who are housebound or do not speak English.
- As we settle in our new home and start developing the Centre we have reviewed our website www.accmuk.com and are now reviewing all our other publicity materials to better reflect our work and improve the Charity and Centre's profile within the wider community. A refreshed image and profile will improve our reach and further engage with harder-to-reach communities. Some of our plans include running events based on International Food or Cultural Themes such as Mexican, African, South Asian, Chinese, and so on, where we will charge a minimal fee for an evening out with food, entertainment from the named culture. This will attract over 100 people per event.
- The Charity, working with Bedford African Community Group, will continue to run

- Bedford African Community Events, not just in the town Centre but also in the Community Centre, encouraging African communities to use the Centre for their activities as well as running formal events organised with our partners to bring information to them from service providers enabling them to make informed decisions on a variety of topics such as immigration, violence, modern slavery, health etc.
- Working with local women with a passion for food, we also aim to develop a Community Food Kitchen, where meals will be prepared and sold to earn income for them and the Centre, while also servicing those in need such as the elderly or homeless people with a hot meal. We have ladies with the appropriate qualifications ready to start the Community kitchen which it is hoped will feed 25 older people a day & around 20 homeless people a week.
- We are ready for the 2024/2025 challenges building on our opportunities.

ACCM(UK) Finances & Grants

Financial Statement for the Year Ended 31st May 2023

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£) 2022	Total Funds (£) 2022
Incoming Resources:					
Activities in furtherance of the Charity's objects					
Grant Receivable		30,361	63,993	94,354	95,773
Fees and Bank Interest					
Total Incoming Resources		30,361	63,993	94,354	95,773
Resources Expended:					
Cost of activities in furtherance of Charity's Objects					
Direct Charitable Expenditure		3,372	11,871	15,243	16,590
Management and Administration					
Office rent and services		0	0	0	0
Salaries		25684	46446	72130	67813
Training		0	105	105	4860
Accountancy and professional fees		8492	9624	18116	4885
Volunteer Expenses		348	324	671	384
Travel & subsistence		362	160	522	820
Consultancy		0	0	0	1679
Administrative		9,193	3,588	12,781	9878
Subscriptions		0	456	456	497
Bank Charges		174	46	220	237
Staff Miscellaneous		605	1,154	1,759	1,387
Total Resource Expended		48,230	73,773	122,003	119,741
Net (Expenditure/Income) for the Year		-17,869	-9,780	-27,649	-23,968
Total Funds at 1st June 2022		25,602	30,208	55,810	79778
Total Funds 31st May 2023		7,733	20,428	28,161	55,810

Our Plans for Next Year

- ***Bringing people together and building strong relationships in and across communities*** – The project will continue our reach, links and engagements with the local communities, and focus upon those we have not been able to reach or missed, especially those isolated, elderly, minorities and homeless people. From our community centre and venues across Bedford, we will bring the community together to help them develop and build links and relationships with each other, and with our range of partners. Importantly, through the project and the range of support, referrals and links, we will help our community members to build links with statutory agencies and mainstream providers, ensuring that they are aware of what assistance is available to them, and that they do not fall between the cracks.
- ***Improving the places and spaces that matter to communities*** – This will support the delivery of our work at our Community Hub and Centre, which itself continues to be improved and developed. Over the next year we will be increasing the useable outdoor space to include a community garden, rest and play area, to encourage the use of outdoor spaces for improved health and the environment. As an outdoor space, it will encourage our users to learn or enjoy gardening by keeping the spaces tidy or planting vegetables, flowers, herbs or fruit they can enjoy.
- ***Enable more people to fulfil their potential by working to address issues at the earliest possible stage*** – Our project helps community members to recognise and tackle health issues that they are facing, through the links developed with other service providers, partners and other charities. Tackling issues or need at the earliest possible stage, will help with recovery or making a difference to their lives. As we have built trust over the last 16 years, being trusted by our community and engaging with them and through word of mouth, we will be able to reach out to more ‘hidden’ people in need. Our training and education support (ESOL, IT, Managing Money, Skills and Development sessions) help our community members to develop their English-speaking skills, enable them to communicate, access and use statutory services, get information from mainstream media, and engage with other communities in the local area while participating in local activities. We continue to help and enable our users to access social media, pay bills, search for information for jobs or training, make appointments, applications or join education programmes via Zoom. Our Skills and Development sessions help people who have lost their jobs, or are new in the UK, to build their confidence in searching for new jobs, and improve and support with interview skills.
- ***Enable the Charity to increase its number of Trustees*** – The Charity after securing large grants now needs to increase its Trustees numbers. We are being supported by Lloyds Bank Foundation through its Enable Programme to recruit new Trustees. By the end of the 2024, the Charity hopes to have recruited at least two or more new Trustees.

Service Users' Comments

What Our Users and survivors told us:

- I would like to thank you and your team for such fantastic support for our mutual clients. Each and every one of them have been touched by your kindness and compassion in these troubled times. I have reached out to many foodbanks in our local area and you outshine them all! Going over and above to ensure that everyone receives the food they need. A very big heartfelt thank you!! *AK*
- “I was a victim of HBV and forced, arranged marriage – I was disowned by my family. When I had no one to help a friend told me to go to ACCM (UK). ACCM(UK) gave me support that no other services gave me. It has been one year now, I have come a long way, passed my driving test and I am a solicitor. I am today where I am because of ACCM (UK). Thank you Sarah and team for all your support.” *A.B*
- “I was referred by mental health services to ACCM (UK). I was supported throughout till to date, I was a victim of domestic violence. Rehana and Sarah gave me the hope- I am now a new me- I am no longer with the mental health services and I have started to live again. I am now working, and I would like to say a huge thank you to ACCM(UK). *ST*
- “My mum use to be always stressed with issues. It would always show on her face. Since ACCM (UK) project worker met mum it’s like mum is suddenly getting better. Mum has improved since she started going to ACCM (UK) health and wellbeing sessions. I am pleased to say my mother is now smiling more often and is getting her confidence back”. *Client’s Daughter*
- “My mum’s self-confidence has come back since she has started to attend the health and wellbeing sessions run by ACCM (UK). I feel as if my mum has come out of a cage!! My Mum is now so confident in herself. Thank you for opening the doors for mum”. *Mrs S’s Daughter*
- “When I was so down, a friend told me to go and see someone at ACCM (UK). As an Asian male I found it difficult and embarrassing to seek help as you get laughed at. I visited ACCM (UK) and spoke to a Support Worker. After a chat, she understood what I was experiencing and booked me on counselling programme. After 6 sessions, I am now confident and coping with new life without panic reactions to life. Thank you so much ACCM (UK) you have changed my life.” *Mr AH*

- I was abused beaten; I had nowhere to go. ACCM UK helped report to police, find me a new home and continued to provide one-to-one counselling. Sarah helped apply for the Domestic Violence Concession as I was abused, I got help with benefit and after securing my settlement status. I am now learning English after being encouraged to join the class for free. I was helped with my CV and I now got a paid job and independent and safe.

HK

- I thought my daughter in law was useless until she joined ESOL classes at ACCM (UK), she secured a good paid job, we can now afford better lifestyle including going out for meals. I now mentor mothers to let their daughters in law go out, learn and gain employment to improve the family and community. Mrs HK

CONTACT:

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MK42 9HF

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Website: [**www.accmuk.com**](http://www.accmuk.com)
Twitter: @ACCMUK
Facebook: ACCM UK

Charity Number: 118904
Company by Guarantee Number: 06584024

More information and photos can be found on our website
www.accmuk.com

Or can be requested by contacting us at info@accmuk.com
or 01234 356910.

FUNDED AND SUPPORTED BY:



Local Councillors

AND MANY MORE



ACCM (UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2024

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Tarsim Lal Kalyan CHAIRPERSON

Gurdeep Sanghera SECRETARY

Mark Barry DeGietelink TRUSTEE

Bukola Gagar TRUSTEE

REGISTERED OFFICE

Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

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ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2024.

Principal activities, objects and organisation:-

The principal activities and objectives of the charity are the relief of poverty and sickness, the advancement of education, the preservation and the protection of good health among ethnic minorities in England and Wales and other parts of the world. In setting these objectives the trustees have considered the Charity Commission's general guidance on public benefit. The charity is constituted as a company limited by guarantee and is therefore governed by its memorandum and articles of association.

Directors' and Trustees' Responsibilities

Company and charity law require the trustees to prepare financial statements for each accounting period which give a true and fair view of the state of affairs of the charity and of the income and expenditure the trustees are required to:-

Select suitable accounting policies and then apply them consistently. 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.

The directors and trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for the prevention and detection of fraud and other irregularities.

Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

The Statement of Financial Activities shows net resources of (£27649) for the year. Reserves amount to £28161 of which £20428 lie in restricted funds committed to specific purpose.

Risk Management

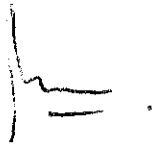
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

All directors of the company are also trustees of the charity. There are no other trustees. All the trustees retire at the forthcoming Annual General Meeting but are eligible for re-appointment. The trustees may appoint a person as a trustee to fill a vacancy or to act as an additional trustee.

This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 13/09/2024 and signed on its behalf by:-



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

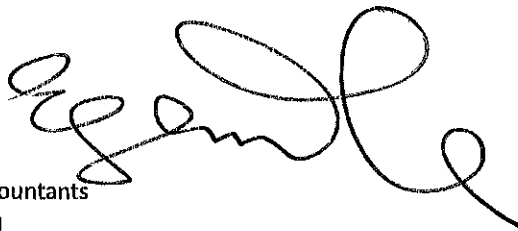
ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31st May 2024 as set out on pages 4 to 9 and you consider that the company is exempt from audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

30/07/2024



Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	30361	63993	94354	95773
Fees and Bank Interest				
Total Incoming Resources	30361	63993	94354	95773
Resources Expanded:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	3372	11871	15243	16590
Management & Administration				
Office Rent and Services	0	0	0	10711
Salaries	25684	46446	72130	67813
Training	0	105	105	4860
Accountancy and professional fees	8492	9624	18116	4885
Volunteer Expenses	348	323	671	384
Travel & Subsistence	362	160	522	820
Consultancy	0	0	0	1679
Administrative	9193	3588	12781	9878
Subscription	0	456	456	497
Bank Charges	174	46	220	237
Staff Miscellaneous	605	1154	1759	1387
Total Resources Expended	48230	73773	122003	119741
Net (Expenditure)/Income				
For the Year	-17869	-9780	-27649	-23968
Total Funds 1st June 2023	25602	30208	55810	79778
Total Funds 31st May 2024	7733	20428	28161	55810

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

BALANCE SHEET AS AT 31ST MAY 2024

	Notes	2024 £	£	2023 £	£
Fixed Assets	3		0		0
Current Assets					
Bank A/C		29411		57155	
Cash		550	29961	455	57610
			29961		57610
Creditors: Amount falling due within one year	4		1800		1800
Net Current Assets			<u>28161</u>		<u>55810</u>
Net Assets					
Income Funds					
Unrestricted Income funds			7733		25602
Restricted Income funds	5		20428		30208
Total Funds			<u>28161</u>		<u>55810</u>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 May 2024. The Members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2024 in accordance with Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for:-

- Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 to financial statements, so far as applicable to the company. The accounts have been prepared in accordance with companies with the special provisions of part 15 of the Companies Act 2006 relating to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors on 13/09/2024 and signed on its behalf by:-



Tarsim Lal Kalyan Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared under the historical cost convention and in accordance with the applicable United Kingdom Reporting Standards, the Charities Act 1993, and the Accounting and Reporting by Charities-Statement of Recommended Practice (SORP 2005).

Grants receivable

Grants in respect of revenue items are written off to the income and expenditure account in the period to which they relate. Grants in respect of specific projects are credited to a restricted fund, against which relevant expenditure is charged. Grants are not recognised as receivable until all conditions for receipt have been met. Where donor imposed restrictions apply to the timing of the related expenditure, as a pre-condition for its use, the grant is treated as deferred income until those restrictions are met. Grants relating to fixed assets are credited to a restricted fund on the income and expenditure account from which amounts are released to revenue over the same period as the depreciation period of the relevant assets.

Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2024

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £63993

2) Net (expenditure)/Income for the year	2024
	£

This is stated after charging:-

Accountants remuneration	1800
--------------------------	------

2b) Staff Costs and Numbers

Salaries and Wages	72130
--------------------	-------

No employee earned more than £60000 per annum (2024-nil).

3) Tangible Assets

	Equipment	Furniture	Total
	£	£	£
Cost	0	0	0
At 31/05/24	<u>0</u>	<u>0</u>	<u>0</u>
Depreciation	0	0	0
Charge for the year	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/24	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/23	<u>0</u>	<u>0</u>	<u>0</u>

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2024

4) Creditors – Amounts falling due within one year

	2024
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources

	Balance at 01/06/23	Incoming	Outgoing	Balance at 31/05/24
	£	£	£	£
The National Lottery Community Fund	0	22503	12637	9866
Bedford Borough Council African Event	0	5490	5490	0
Bedford Borough Council – Covid	2387	0	2387	0
The Harpur Trust	0	500	500	0
Screwfix	4650	0	0	4650
Locality	0	10000	8578	1422
Compass CIC	15231	0	15231	0
House of industry	0	20000	17764	2236
The Gale Family Trust	0	2000	2000	0
The Neighbourly B&Q	0	3500	1246	2254
South East NHS	4431	0	4431	0
NHS BLMK	1509	0	1509	0
St John's Hospital	2000	0	2000	0
TOTAL	30208	63993	73773	20428

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2024, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met: or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jude Egemole

Dated: 30/07/2024

Egemole & Co Accountants

29 Mansfield Road

Sheffield S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

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Jude Egemole

Dated: 30/07/2024

Egemole & Co Accountants

29 Mansfield Road

Sheffield S12 2AE

ACCM (UK)

England & Wales - Charity number 1128904

Accounts

ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2022 to 31ST MAY 2023

ACCM (UK)
Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF
Tel/Fax: +44 1234 356 910
Mobile: +44 7712482568
Email: info@accmuk.com
Website: www.accmuk.com
Twitter: @ACCMUK
Facebook: ACCM UK

Charity Number: 118904

Company by Guarantee Number: 06584024



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HIGHLIGHTS FROM THE CHAIR

The Charity has been waiting for this move since March 2020, when the Lease was granted, but due to covid-19 virus outbreak and subsequent lockdown, the move has not been possible. The Centre was also broken into several times during lockdown meaning that after end of lockdown in March 2022, making it difficult move in, until work on the Centre had been undertaken by the Council enabling us to make the important move. to undertake a lot of refurbishment and repairs before we could move in. This move took place in November 2022 to what I now the Charity's main home. This is brilliant news for our users and stakeholders, who will now have access to great facilities, especially the large hall and kitchen. We also have started to draft and agree on the Terms of Reference for the Management of the Centre as ACCM (UK) on currently the tenant that will be supported by a new Management Committee in running the Centre. We are all looking forward to this opportunity.

As Chair, I am proud of ACCM (UK) reaching this milestone during difficult times of covid-19 lockdown and after, not just supporting our important users but being able to raise relevant funding to continue making a difference to our users' lives. The highlight in our fund raising is raising £50,000 non restricted funding from Lloyds Bank Foundation that made a huge different to our work especially the support the Charity received from its Enable and Enhance Programmes. The Enable and Enhance Programmes fully funded by Lloyds Bank Foundation, enabled the charity to undertake its various events or activities by learning and sharing information and good practice with other organisation through Peer to Peer Programme or via Tema/Webinars with appointed Consultants from Cranfield Trust. These limited risks as well.

Our reaching out to make a difference, continued to help break down barriers, tackle abuse, improve access and use of statutory services that enabled us to reach over 4,000 beneficiaries with limited staff and financial capacity. We therefore do not work in isolation, and work with a wide range of local partners helping them to understand the needs of the local BAME community.

I am also proud of its operations, progress made and continuing growth in delivering services, its strength and health is due to the leadership of the Director, support, and inspiration of her team of staff and volunteers my fellow Trustees and our funders, supporters and partners making it all possible to meet our objects and goals. We do acknowledge there will be risks in our new Centre, but with support from Lloyds Bank Foundation, Locality, CVS and other consultants we should be able to manage these risks.

We are particular very grateful to the Bedford Borough Council supporting the Charity with provision of office premises rent free. Now that we have made the move to the Centre, we hope that the Council will now complete its works quickly to make the Centre fit for the purpose as a Community Asset.

As we look ahead in our new home, we see opportunities and challenges, especially funding as the funding environment has become so competitive since end of lockdown. As we have managed to succeed in the last 15 years, we should be able to achieve, grow and succeed again in the next 15 years on behalf of our users.

On behalf of my fellow Trustees, I would like to thank the Director, staff, volunteers, users and supporters and most importantly our funders especially Bedford Borough Council, Compass Wellbeing CIC, Lloyds Bank Foundation, The Panacea Charitable Trust, The Harpur Trust, ScrewFix and more, who have provided us with important grants, that have made it possible for the project to continue being successful. I look forward to committing myself as Chair and serving ACCM (UK) for another successful and fulfilling year.

Tarsim Kalyan
Chair / Director

OUTPUTS AND MILESTONES

Platinum Jubilee Celebration
450 people attended

Coffee Mornings
45 attended

International Women's Day
40 Ladies and 5 men

Trip to Great Yarmouth – 33
Trip to Parliament – 16

Bedford African Community
Event – 600 attend

FGM / FM / HBV
Professional training
165 attendees

Stay Well This Winter
43 people attended.

ESOL Lessons – 35 Learners
IT Lessons – 10 Learners
Skills and Development – 22

Yoga - Wellbeing Exercises
11 people

Nutrition and Cooking
10 people

Litter Picking with Council
20 people attended

Covid Vaccination and promotion
1750

Reaching Out to Elderly - 45
Attended 1 Events

ONE TO ONE SUPPORTED CASES

Domestic Violence	113 cases
FGM/HBV/FM	11 cases
Sexual Abuse	15 cases
Legal Advice	33 cases
Mental Health	280 cases
No recourse to funding	26 cases
Bereavement	4 cases

Housing / Benefits	34 cases
Information/Chat	75 cases
Multiple Issues	124 cases
Modern slavery	2 cases
Into employment	9 cases
Counselling	71 cases

Total 797 SUPPORTED CASES

TOTAL Beneficiaries 4075

WHAT WE DID

‘REACHING OUT TO MAKE A DIFFERENCE’

Highlights of the Year – 1st June 2022 to 31st May 2023

Tackling All Forms of Abuse

One to One User Analysis

“Without ACCM (UK) ’s support and help I and my children would have been sent back to Pakistan because my abusive ex-husband’s did not like the arranged marriage, cancelled my visa as he wanted to marry someone else.” Ms F

The need for us to provide emotional and practical support, to victims of all forms of abuse between June 2022 to end of May 2023, was very challenging and greater than even before. The community we serve was under more stress during and after Covid lockdown, as victims spent most of their time in doors with abusers, some of the abusers were children, as there was nowhere for them to go or friends to play with to occupy their time especially in families that did not have internet or computer for home learning.

Despite end of lockdown taking place in March 2022, it took a while for people to start venturing out. What we have now established, is that when something like Covid-19 or a pandemic hit and there is lockdown, the impact trebled for victims of abuse, especially if they no recourse to funding or that most statutory support services were working from home or not open and victims with languages issues did not know where to go. The Lockdown had intensified their problems as service that would help them such as Home Office or legal advisers or temporary accommodation had not opened fully after end of lockdown.

Through our One to One support services, face to face or by telephone, we established that fear about immigration status or being separated from their children, also deterred people from getting help or the care they needed. There is also lack of knowledge of how the system works or fear of involving authorities as it may make their challenging situation even worse, made it difficult for victims to seek help or flee sooner.

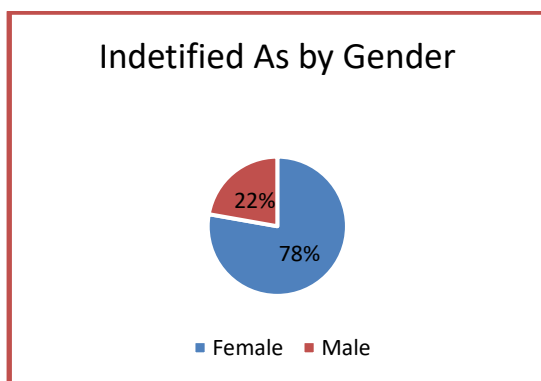
During the period June 2022 to May 2023 we supported following beneficiaries:

- We supported around 264 victims of abuse
- Majority, 107 were victims of domestic violence with 10 victims of sexual abuse
- Provided telephone or face to face counselling for 65 users
- 210 of the victims suffered from different forms of mental health ranging from anxiety, stress or trauma
- We worked closely with Bedfordshire Police, YMCA, One Housing and Bedford Borough Council to provide emergency housing for 32 victims fleeing abuse.

Analysis of victims:

Reason for referral of seeing us - Some will be counted more than once		
	<u>No</u>	<u>%</u>
Domestic violence	113	16
Sexual abuse	15	2
Mental Health	280	35
Modern slavery	2	0
Counselling	71	9
Information / support	75	9
Helped into employment or education	9	1
FGM/HBV / FM	11	1
Children – Child Protection	3	0
Social Benefits / No recourse to funding	26	3
Housing/Benefits	34	4
Legal	33	4
Bereavement	4	1
Multiple reasons	121	15
Total	797	

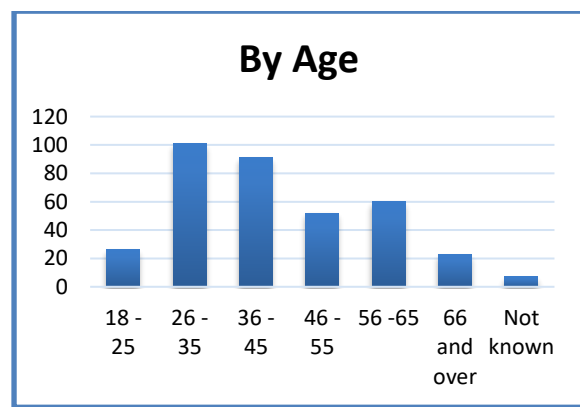
By Gender:



By Faith		
	<u>No</u>	<u>%</u>
Moslem	230	64
Hindu	24	7
Christian	69	19
Sikh	11	3
Ravidassia	25	7
Not known	1	0
Total	360	

Victims by Race:

Race	Total	%
African/African Caribbean	45	18
White British	32	13
Pakistan	150	59
Bangladeshi	37	14
Chinese	3	1
Spanish	9	4
East Europeans	26	10
Arabs	8	3
Indians	41	16
Unknown	9	4
Total	360	



Summary of Data

- Majority of the victims were aged between 36 and 45 years old.
- 56% were of Pakistan origin
- 44% were of Moslem Faith

Victims' Voices Heard:

Many victims have said to us that:



What Victims/Survivors told us:

"I was abused beaten; I had no where to go. ACCMUK helped report to police, found me a refuge to move in straightaway. I was given one to one support counselling and some items to get me started at the refuge, helped with the NMO as I was abused, helped me with benefits when I got my own flat. I was encouraged to join their ESOL classes, helped with CV and I now have a paid job. Thank you ACCM (UK)."

"I was forced to marry my cousin abroad When I come back I got in touch with ACCM UK who helped me report this crime and protect me by getting a forced marriage protection order, I was helped with legal aid and costs involved, I was helped to flee safely to a safe home where now I am comfortable and having one to one support over the phone and counselling provided by ACCM UK. Thank you for understanding me and the sensitive cultural issues".

"I was mentally, physically going through a traumatic time, I was referred to ACCM UK by my local Cllr, honestly after receiving support from them I see light at the end of the tunnel."

I was a victim of honor-based violence and forced marriage. I was refereed by Bedfordshire police to ACCM UK after end of pandemic lockdown. I was pleased I found ACCM UK who gave me face-to-face counselling, and all the support that was needed to rebuild my life up again. Honestly Rehana was a super star in my life she really gave me hope and supported me through my most difficult time. Thank you ACCM UK for being here for me blessed to have you.

“I am very grateful that I have had support from ACCM UK charity of humanity Thank you “

“I am a victim of DV I was in need ACCM UK helped and supported me Thank you “

“I am was in need and had no support for me and my children thank you for your ongoing support “

“Thank you for the food parcel in this difficult time I am very happy “

“Thank you very much ACCM UK for the food parcels “

“Karan said a big thank you as I am particularly sighted and cannot get to the shops”

Building Upon Our Track Record

Tackling Health and Wellbeing Inequalities

The activities, sessions and workshops are developed in response to our existing work and on-going input from our users and community members. In planning to engage with communities who are often hard to reach and who had been seriously impacted by Covid-19 lockdown and other issues on their lives, we organised open events including:

- **The Queens Platinum Jubilee Celebration**

After lockdown and fear of covid-19 virus, the only event that would bring communities back out in the streets or halls to celebrate was The Queens 75th Jubilee Celebrations. ACCM (UK) in collaboration with Bedford African Community groups, organised a multicultural event on 3rd June 2022 at Cauldwell Community Centre with aim of encouraging diverse communities in Bedford to come out, have fun and celebrate, relax with others while celebrating The Jubilee. Around 450 people attended. According to the Mayor of Bedford, the High Sheriff, Local MP and Deputy Lord Lieutenant, our Jubilee Celebrations Event was the best in Bedford and Luton.

“The High Sheriff, Lady Crawford said 2,, I am not happy to leave early for another event but this was the best event I have attended so far, with the man eating fire. It was amazing..”

“Celebrating Platinum Jubilee has enabled diverse communities to come out again after lockdown. Well done ACCM (UK) and Bedford African Community. Music and drumming were great.” Mayor of Bedford



Sir Clifford, far left, Lady Clifford – Bedfordshire High Sheriff with hat, with ACCM (UK)’s staff and Trustee

- **Reaching out to the Elderly:**

Organised Elderly Event in partnership with East London NHS Foundation (Recovery College) and Age UK on 23rd May 2023. ACCM (UK) promoted the event amongst minority elderly communities in the Bedford and surrounding areas and provided refreshments. 45 people attended with 4 health awareness and virus -vaccine Programmes, stalls, and health exercises. Feedback included:

‘Absolutely loved it, has helped me get out.’

‘I have not seen my neighbour since 2020 and delighted to meet her here again.’

“I have not seen my friends Phyllis for two years and coming here was a great thing as I have met her and we cannot stop talking ...”

- **Bedford African Community**

“This is the first time for my family to come out into the town centre. Thank you for organising the event to get people out again”

On 24th September 2022 ACCM (UK) in partnership with Bedford African Community Groups organised Bedford African Day Event at the Harpur Suite, in the town Centre. This has been a very popular town centre event that attracts on average over 600 people to bring Bedford African and diverse Communities and some from as far as London, Leicester, Northamptonshire, Luton, Milton Keynes, Cambridgeshire, together share the African culture of music, food, dance, magic, storytelling and colourful costumes and more. In 2022/23, we had over 700 people attending with many telling us it is the best event ever with just over 13% telling us it was their first time they have come out of the house into town centre since lockdown.



“Are there any classes for Africana culture, especially music and story telling in Bedford so my children can learn something about their heritage?”

“The costumes are so colourful and different from different countries!”

- **Diabetes**

In June 2022 we organised health and wellbeing session on diabetes in Queens Park, for 31 people, mostly elderly or their carers to update knowledge of how to cope and manage their diabetes. It has been difficult for many, especially those who don't speak English in accessing GP support. This event was crucial to reassure them and have some checks from the Diabetes Nurse.

- **Nutrition and Cooking**

Moving to Cauldwell Community Centre, has enabled the Charity to start providing nutrition and cooking sessions. Covid-19 lockdown impacted on many vulnerable people who were already living under poverty even before covid-19. The lockdown made life difficult for many especially the elderly and those from BAME communities. The economic hardship that followed end of lockdown as some could not return to work meant that their lives became harder. Due to lockdown majority of food items, power supply and common items needed became expensive meaning that majority of our users struggled with high cost of living. To do our bit to help, we started running nutrition and cooking a healthy meal on a budget and where to shop for cheap but healthy items.

We ran ten sessions and 11 people attended, majority from migrant communities many from our ESOL Classes.



Enjoying the cooked meal

- **Coffee Mornings**

The Charity continued to run Coffee Mornings after end of covid lockdown from May 2022 at our previous offices at Woburn Street. These often attracted around 35 people mainly homeless White men, who were pro-

vided with other support services such as counselling or support into

housing. Surgeries were also held on legal advice, benefits or health checks with a pharmacist who also gave advice on medication if they were on long term medication.

We moved to Cauldwell Community Centre in November 2022, and in January we started the Coffee mornings sessions, run on Thursdays from 11.00 am to 12.00 pm. Occasionally we organised with statutory service providers and other organisations to hold stalls to share information. This was bringing service providers to the community.

• Skills and Development Programme

Our Skills and Development sessions support people who are not economically active or have lost their jobs to train in new skills, build confidence in searching for or changing careers into new areas.

In the Year 2022/2023 we had 22 Learners on the programme funded by SEMLEP. Since the programme started in 2019, the Charity has supported over 258 people into employment or volunteering and some have gone on to College in Bedford or Luton to continue their learning.

• Day Holiday Trip to Great Yarmouth Beach

As a Charity we are fully aware that some of our users do not go on holiday outside or have never seen the sea. We often plan a picnic beach day holiday for our users and their families. This was a popular trip before covid pandemic and restarted again after end of lockdown. On 30th July 2022 – trip for 40 families to the Great Yarmouth beach was organised.

Very successful as 11% said they had never been to the seaside or beach. Word of mouth is very powerful medium in promoting something amongst BAME communities as those who withdrew because due to lack of confidence in travelling that far or that their controlling partners or in-laws disapproved of them going to a beach where people walk nude, regretted missing out and now wish to go on the next trip. This was the first every holiday for 6 of the attendees and a first to a beach for many.



- **Organ Donation**

During 2022 and 2023 we continued this work in partnership with Bedford Hospital holding open stalls in Bedford town centre and the Hospital, giving out information, and getting people from minority heritage to sign and they are fewer donors and highest demand. Reached over 200 people.



- **Living Well this Winter**

The Charity in partnership with Kempston Local Councillors runs Living Well This Winter event for elderly people. Elderly people in particular those of Asian and African background often live in isolation and are not aware of any support or help available to them during winter times.

We run the event based on information giving and raising awareness by encouraging all relevant service providers, including Age UK, Health Watch, Public Health/NHS, Pharmacists, Fire Brigade, Community Safety Police to hold stalls to provide any information, advice, support that may help elderly to get through winter safely.

We also had NHS Nurses providing flue and vaccine jabs that were all taken up with more required and told to go to their GPs.



In November 2022 we help this event in Kempston with 43 people attending.

• Covid -19 and Vaccine Awareness

The Charity continued this important work in raising awareness and promoting the vaccine as preventive measure to communities of East European, African and African Caribbean who had not taken up the vaccine.

This pandemic that ended in March 2022 amplified issues of food insecurity, rise in anxiety and mental health due to isolation and fear of the unknown. Social media continues to spread misinformation though majority of people are starting to understand the virus and to move forward with their lives. There is still some confusion amongst some vulnerable communities of African, African Caribbean and East Europeans, with most people now facing economic hardship due to high living costs as some lost their jobs or are now off sick due to stress or covid-19 itself.

The end of coronavirus (Covid-19) lockdown in March 2022 enabled the Charity to continue delivering services and support to our users, but this time organising face to face events, seeing users in our offices at Woburn Road before our move to Cauldwell Community Centre in November 2022. We held three vaccination days in Cauldwell and Kempston with 20 taking up vaccine either for the first time or second top up.



Faith Leaders continue to support the campaign especially as majority of their elderly members have not returned. Coffee morning or activities in Faith Centres were planned to get people back out again especially in Miracle Church, in Alexandria Road.

Between June 2022 and end of May 2023, we reached out to around 750 users.

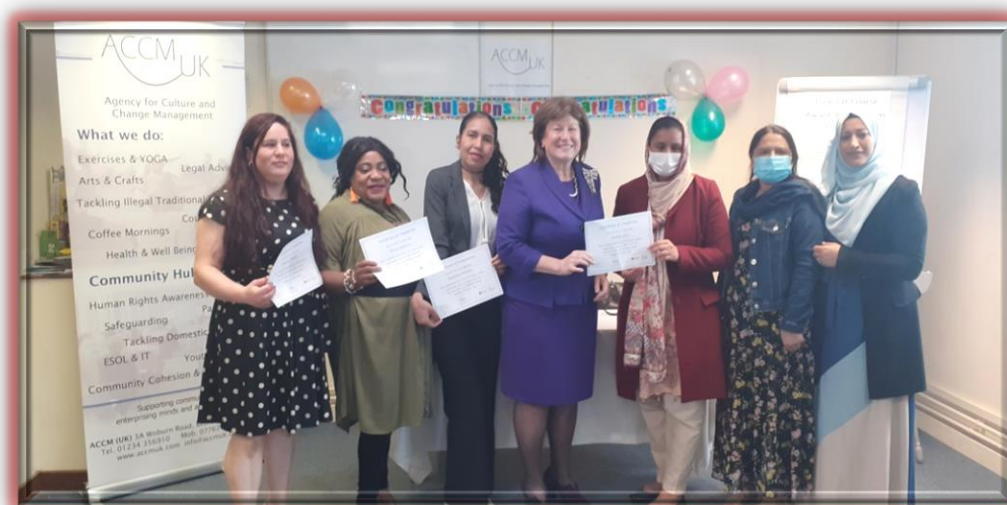
Challenges and way forward:

- There are still challenges but they are not as prominent and complex as before end of lockdown. Majority of people are accepting the existence of the virus, and some continue to take up the vaccine for the first time as a preventive measure.
- There are still others especially of African and African Caribbean or East Europeans who still feel anxious about the virus to the extent that some refuse to take their children to school and are home schooling them.
- Some older children have also decided they are better off learning from home especially if they were bullied or did not like school life.

• ESOL and IT Programme

Although the pandemic lockdown brought our ESOL and IT sessions to a halt, these quickly resumed after lockdown as we already have a waiting list of learners. Session started at our previous Woburn Road offices in June 2022 and were moved to Cauldwell Community Centre in January 2023 with 25 Learners initially started increasing to 35 ESOL and 11 IT Learners.

By end of May 2022 some of the Learners who were now proficient in English and IT graduated with the Lord Lieutenant as guest to hand out certificates in June 2022.



Some of the Learners receiving Certificates from Lord Lieutenant in purple suit

When we moved to Cauldwell Community Centre, ESOL and IT classes continued and we will have another group graduating in June or July 2023.

This was an exciting event for the Learners who took a walk to the Terence Higgins Library to learn about Bedford heritage. A third of the Learners have never been to the museum before.

Our IT classes are to reduce digital inequality as some of our users, who do not have access to internet, computer or smart phone are unable to engage, use online facilities to shop, pay bills, make appointments, receive information or report crime or use social media to meet others, communicate and engage in community events.

We were delighted to receive 10 laptops from TESCO via a partner organisation FACE. FACES received the laptops after the Mayor Dave Hodgson asked for support.



IT Classes

• Community Radio

Due to the difficulty in finding a volunteer to help manage and run the Radio coupled with Covid-19 lockdown we have not been able to restart our plans of launching the Community Radio Station. time ACCM (UK) has yet to launch its Community Radio set up in partnership with Capital Radio FM.

After moving to Cauldwell Community Centre, we are refurbishing our basement space to set up our Radio services there. We are in talks with local Groups who are interested in using the services for community purposes.

This will be a very important resource to have as we will be able to reach out to many house bound users and communities in various languages to promote our services, activities and current issues of interest and concerns.

• Movement for Good funding

ACCM (UK) was nominated and won Movement for Good Award in in June 2020 with £1,000 towards its work by the Bedfordshire Community.

Winning the Movement for Good Award means a lot to our users who benefit from our services especially during this Covid-19 difficult times. The award will enable us to continue providing essential service to our users. We are very grateful to our funders, supporters and users who continue to support us.

Due to Covid-19 Lockdown, the Charity was only able to attend the Ceremony at London Westminster Abby, that was attended by various organisations that were also winner. The HRH Prince of Wales was in attendance.

The Charity was represented by the Director, who was able to meet other winners, share experiences and good practice.



Director at Westminster Abbey enjoying a chart with other attendees

Working with other Community Groups & Organisations

ACCM (UK) works with a wide range of local, regional, national and occasionally international partners and networks to help support our community members, and also raise the issues that they face at different levels. Our work involves sharing learning, supporting outreach and cross-referrals with the following:

- Bedford Borough Council's – Working with their Safeguarding, Housing, Education, Adult Social Care, Equalities, Parks, and Public Health Teams. We support the Council's Strategies to tackle and improve the health and wellbeing and safety of the Bedfordshire's most vulnerable communities by running health and well-being programmes targeting minorities and vulnerable hard to reach communities promoting and running health and well-being programmes in community settings or liaising with Council officers to support victims of all forms of violence in search of protection, housing, benefits, or safer streets promotion. The Council also provides trainers to support our health and well-being programmes.
- Bedford Luton and Milton Keynes (BLMK) Health / NHS – Joint work promoting current health issues or concerns, reaching out to minority and hard to reach communities to give out information either by organising Free Coffee Morning, or health and wellbeing events to improve health outcomes.
- Local GP's – Supporting health outreach checks, referrals in partnership with mosques, temples and community centres at times which are convenient to a diversity of communities and age groups.
- Bedfordshire CAB and Social Benefits – To support people with financial hardships and interpretation or completing online forms.
- Bedford College – Support with our ESOL and IT Learners and supporting learners back into employment and further education.
- Bedfordshire Refugee and Asylum Support Services (BRASS) and Polish British Integration Centre (PBIC) – Both refer their beneficiaries to our ESOL and skills development programmes. BRASS works with new immigrants/refugees, some of them are victims of cultural practices such as FGM or child marriage and refers them to us to provide appropriate information on the law and support. PBIC also refers victims of domestic violence, to provide support into legal advice, housing or benefits if required.
- Health Watch, Hidden Hearing, East London Foundation Trust (ELFT) – Recovery College – organising joint health and wellbeing activities.
- Victim's Support and Bedfordshire Police – Independent Domestic Violence Advocacy (IDVA) - working in partnership to support victims of violence.
- Relate and The Samaritans – Ongoing referral pathways for our community members when in need.
- One Housing, YMCA/IMPAKT and Women's Aid Luton – Providing emergency housing for victims fleeing from abuse or homeless vulnerable people.
- Local Religious and Community Leaders – Helping to promote our work with their communities and congregations and using their religious radios to make announcements and make venues available to our activities and workshops.
- ACCM (UK) also supports local grassroots communities by offering them use of rooms or hall and kitchens to bring their communities together, hold meetings, have fun, talks to raise

awareness about issues of interest and concern, share diaspora, culture and faith and more. This is part of the Charity's aim, to reach out engage and bring communities together especially in Cauldwell Community Ward that has many vulnerable grassroots communities or Italian, Est European, African, African Caribbean and South Asian. The Centre is for the community to access and use.

Through our track record we are recognised as having, this includes us regularly working with a range of partners, facilitating joint conferences, events, training, health talks and workshops with many of our partners listed above to address addressing emerging community needs. While maximizing cost-effectiveness, outreach networks and expertise, complementary skills set ensure quality standards and cultural sensitivity in addressing complex and sensitive casework or awareness-raising campaigns on issues such as suicide, forced marriages and domestic violence.

We also work with both the local Fire service and Park wardens to deliver sessions on home and personal safety, providing equipment and checks. These sessions are important for our community members, and we enable the local statutory services to engage them at grassroots.

Challenges & Opportunities

Challenges and Risks:

Although the Charity has experience of delivering support, activities and sessions for our community, and also working with them to identify what is needed, there are still some risks and challenges involved including:

- Though the move to Cauldwell Community Centre as our new home, there are risks as the Centre is located in one of Bedford's most deprived Ward - Cauldwell, with many residents struggling with high living costs, elderly and most residents from migrant heritage, especially East Europeans, Asian and African or African Caribbean heritage.
- The Centre is also seen as a liability acquired from the Council, that is responsible for the building, but takes a long time to make repairs or fix things damaged during lockdown or have been neglected before lockdown, when the Centre was locked up or broken into several times during lockdown.
- Significant increases in demand – As highlighted demand for support has increased over the last few years, and we are seeing more users and community members that have or are facing multiple issues. Any significant increase in demand would put pressure upon our relatively small staff capacity. We would manage this through ensuring that staff receive the supervision and support required in the first place. Where required we may also introduce short waiting lists for support, to help manage any sudden peak. We can also reduce our awareness raising activities for a short period whilst we address any waiting lists. If demand continued to be high and above what would be deliverable by the team, we would look to increase capacity through securing additional grant funding supporting additional staff members or referrals to our partners or other agencies that may also provide needed support or help.
- Development of the Community centre – we have secured the new building and are currently operating there. There are plans for refurbishing the centre on a staged basis to ensure that we can keep running services and support to our users. However, there is a risk that more significant refurbishments may be identified once any works start, and we need to be prepared to close part of the centre if required. As a contingency to this we would look to deliver more of our services in outreach facilities with partners on a short-term basis. This would ensure a continuation of our work and engagement with this most in need.
- Succession planning - The current Director has indicated that she wishes to stand down at the end of 2024 and a new Director needs to be recruited in the next year to take over. The risk is when Trustees will be able to find suitable replacement. The Charity has spoken to ACEVO and Locality to get advice and support on recruitment of new Director. Locality has offered support towards drafting Job Specification, advertising and Recruiting. Lloyds Bank Foundation, who have provided non-restricted grants also offer support in this area.
- Trustees, staff and volunteer training – As highlighted, currently the team of Trustees, staff and volunteers are at full capacity, which gives little time and space for developing their skills through training. Through the development of the new Community hub, this may be further compromised. However, we do aim to increase the number of Trustees and volunteers over the next 2-years to help meet the capacity needs at both governance and delivery level. We are also currently in the process of seeking funding from the Lloyds Bank Foundation, which will include support through their Enhance programme to train and support our Trustees.

Opportunities:

The Year 2022/23, as highlighted above was busy, reaching out to make a difference to the needs of the most vulnerable, despite the challenges brought about by coronavirus pandemic and lockdown. We continue to work closely with our partners, including, Health Watch, Bedfordshire Police, Bedford Borough Council Councillors, and staff from different departments including housing, properties, safeguarding and public health, Bedford Hospital, various GP surgeries, NHS CIS and diverse community organisations.

In November 2022 the Charity was excited to move to its new home at Cauldwell Community Centre. This gives the Charity and opportunity to set up a new Community Hub, Safe and Warm place for vulnerable people to come to, speak to us or get help and information with confidence, with a kitchen to help serve refreshments to those in need. Most importantly, the Centre will be a Hub for the community to use or hire for their use generating income to sustain the Centre.

With the move to the Centre, the Charity, the Charity needs to recruit new Trustees to help manage the Centre with the support of the Cauldwell Community Centre Management Committee that has just been established with its own Terms of Reference. The Charity now has four Trustees on the Board.

We will continue working closely with local Community and Faith Leaders who continue to support our work to reach out to more hidden people especially the who have been more reluctant to get out. With the Centre as a Community Hub, safe and warm place, we will continue to encourage them to refer vulnerable people, especially elderly, victims of abuse and young families for support and counselling. Their support with publicity and promoting our services through Faith Radio Stations and prayer congregations will help reach out to hard-to-reach communities who trust their Faith and Community Leaders as a source of information, especially for those who are house bound or do not speak English.

As a community hub, we will also run open day events/activities at several points during the year. These won't be focused upon our day-to-day users but aim to raise the profile of the centre amongst the wider community to further engage them. This is likely to include events based on International Food or Cultural Themes such as Mexican, African, South Asian, Chinese, and so on, where we will charge a minimal fee to an evening out with food, entertainment from that culture. This will attract over 100 people per event.

Our move Cauldwell Community Centre will continue to develop over the lifetime of the grant as our support continues to be informed by our community. Additionally, as different refurbishment elements are completed, we will be able to further increase the range of activities and opportunities for our users and community members we can deliver. Within the first year this includes the development of the kitchen space and development of a community kitchen where nutrition and healthy eating services will be provided.

Working with local women with a passion for food, we also aim to run Community Food Kitchen where meals will be prepared and sold to earn income for them and the Centre, while also servicing those in need such as elderly or homeless people with a hot meal. We have four ladies ready to start the Community kitchen service to attract 50 people a day to eat or feed around 20 homeless people a week.

Part of the project also aims to build an element of sustainability through generating income and the Council complete the repairs and the Centre is fit for the Purpose we will start hiring out the spare rooms and hall to bring new income. This will enable the Charity to then go for full ownership and take over the Centre as an asset for the community use.

ACCM(UK) Finances & Grants

Financial Statement for the Year Ended 31st May 2023

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£
Incoming Resources					
Activities in furtherance of the Charity's objects					
Grant Receivable		35,284	60,489	95,773	141,781
Fees and Bank Interest					
Total Incoming Resources		<u>35,284</u>	<u>60,489</u>	<u>95,773</u>	<u>141,781</u>
Resources Expended:					
Cost of activities in furtherance of Charity's Objects					
Direct Charitable Expenditure		2663	13927	16590	11751
Management and Administration					
Office rent and services		3483	7228	10711	8671
Salaries		13216	54597	67813	71658
Training		0	4860	4860	167
Accountancy and professional fees		1,085	3860	4885	5206
Volunteer Expenses		150	234	384	80
Travel & subsistence		240	580	820	4
Consultancy		1679	0	1679	2040
Administrative		4076	5802	9878	4917
Subscriptions		0	497	497	366
Bank Charges		94	143	237	175
Staff Miscellaneous		666	721	1387	416
Depreciation		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Resource Expended		<u>27,352</u>	<u>92,389</u>	<u>119,741</u>	<u>105,451</u>
Net (Expenditure/Income)					
				-	
For the Year		7,932	-31,900	23,968	36,330
Total Funds at 1st June 2022		<u>17,670</u>	<u>62,108</u>	<u>79,778</u>	<u>43,448</u>
Total Funds 31st May 2023		<u>25,602</u>	<u>30,208</u>	<u>55,810</u>	<u>79,778</u>

Our Plans for Next Year

- ***Bringing people together and building strong relationships in and across communities*** – The project will continue our links and engagement with the local community, and in particular focusing upon those who are missed or missing out, including those from BAME communities, isolated older people, and homeless people. From our community centre and venue, we will bring the community together to help them develop and build links and relationships with each other, and with our range of partners. Importantly through the project and the range of support, referrals and links we will help our community members to build links with statutory agencies and mainstream providers, ensuring that they are aware of what is available to them, and that they do not fall between the cracks, or disappear off their radars. Through our outreach and links we will continue to develop our reach engaging community members that are isolated, including those who are still concerned and looking to protect themselves from Covid-19.
- ***Improving the places and spaces that matter to communities*** – This will support the delivery of our work at our new Community hub and centre, which itself continues to be improved and developed. Over the next 2-years we will be increasing the useable outdoor space to include a community garden and rest and play area to help support an increasing number of our community members. Once fencing has been installed, we will develop the garden and outdoor space engaging more community members to become volunteers or for existing volunteers and users to try a new activity. These will improve the places and spaces that matter to our beneficiaries and our community, providing them with a space to relax in the garden, and growing vegetables or flowers.
- ***Enable more people to fulfil their potential by working to address issues at the earliest possible stage*** – Our project will help community members to recognise and tackle health issues that they are facing, and through the links developed with health services and charities they are able to access treatment and care where needed. Tackling health issues at the earliest possible stage will help with recovery, and our project will enable us to engage those that have been missed, or who have previously ignored direct contact from health services. Being trusted by our community and engaging them in the right way is key here. Our initial training and education support (ESOL, IT, Skills and Development sessions) help our community members to develop their English-speaking skills, enable them to communicate, access and use statutory services, get information from mainstream media, and engage with other communities in the local area while participating in local activities. We continue to help and enable our users to access social media, pay bills, search for information for jobs or training, make appointments, applications or join education programmes via Zoom. Our Skills and Development sessions help people who have lost their jobs, or are new in the UK, to build their confidence in searching for new jobs, improve and support with interview skills. We also help them to secure funds for clothing if invited for interviews.

Service Users' Comments

Quotes from ACCM (UK)'s Uses

You Should Never Let Your Fears Prevent you From Doing What You Know is Right. Thank you ACCM I would not have done it.

ESOL Learner and victim of abuse who fled to safety

"Thank you for organizing this Jubilee Event. It got me out after two years of not going to or seeing anyone. I am now confident to get out again." Elderly lady

I was a victim of honor based violence and forced marriage I was referred by Bedfordshire police to ACCM UK during the pandemic I was pleased I found ACCM UK supported me and helped me rebuild my life up again. Honestly, Rehana gave me hope and supported me throughout my most difficult time. Thank you ACCM UK for being there for me blessed to have you.

"IK. I am a single parent said thank you very much"

"This type of event showing the options available to people is key".

"Arrived from Africa with no skills or English language knowledge and was very much troubled with no trust for anyone. At ACCM (UK) they encouraged me to join the Peer led Group where I have met knew people, improved my English. Most importantly I have had counselling that has enabled me to be confident and start to look forward to a new life."

Album

1. ESOL and IT Sessions



Some of the Learners at ESOL Classes

2. Meet the Police:



Some ESOL Learners with the Local Safety Community Police Officer

3. Nutrition and cooking a healthy meal on a budget:



Preparing items for cooking



Enjoying the meal



4. Bedford African Community Event – 22nd September 2022



Zulu dancers



Bedford Mayor, Dave Hodgson - tasting some African cuisine

5. International Women's Day March 2023



Women relaxing with gentle exercises

6. Reaching Out to the Elderly July 2022



Refreshments provided by ACCM (UK) and some of the Elderly attending our event in May and July 2022

7. The Queens Platinum Jubilee Celebrations – Cauldwell Community Centre



From Left to right – Mayor Dave Hodgson’s Officer, Mayor Dave Hodgson, Sir Crofford and Lady Crofford – Bedfordshire High Sheriff.

8. Litter Pick at Cauldwell Community Centre



Neighbours, Students, MP (Middle), Ward Councelors and staff



More information and photos can be found on our website

www.accmuk.com

<https://twitter.com/ACCMUK>

https://twitter.com/ACCMUK/status/1502253233615646723?s=20&t=qe3_afiv3L8P81l8ZQ1gMw

https://twitter.com/ACCMUK/status/1503330289153724422?s=20&t=qe3_afiv3L8P81l8ZQ1gMw

https://twitter.com/ACCMUK/status/1503059831019687937?s=20&t=qe3_afiv3L8P81l8ZQ1gMw

<https://donate.thebiggive.org.uk/campaign/a056900002AsH15AAF>

<https://www.facebook.com/accmuk.bedford/>

<https://www.instagram.com/accmuk/>

<https://www.instagram.com/accmuk/>

<https://www.instagram.com/accmuk/>

<https://www.thebiggive.org.uk/charities/s/ccampaign/a056900002AsH15AAF/c58674>

https://www.youtube.com/watch?v=lQFm8_FpVaQ

Or can be requested by contacting us at info@accmuk.com or 01234 356910.

FUNDED AND SUPPORTED BY:



Queens Park and Cauldwell Ward Councillors

AND MANY MORE



ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2023

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Tarsim Lal Kalyan CHAIRPERSON

Gurdeep Sanghera SECRETARY

Buddhdev Pandya MBE TRUSTEE

Bukola Gagar TRUSTEE

REGISTERED OFFICE

Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

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Statement of Financial Activities and Income and Expenditure	4
Balance Sheet	5
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ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2023.

Principal activities, objects and organisation:-

The principal activities and objectives of the charity are the relief of poverty and sickness, the advancement of education, the preservation and the protection of good health among ethnic minorities in England and Wales and other parts of the world. In setting these objectives the trustees have considered the Charity Commission's general guidance on public benefit. The charity is constituted as a company limited by guarantee and is therefore governed by its memorandum and articles of association.

Directors' and Trustees' Responsibilities

Company and charity law require the trustees to prepare financial statements for each accounting period which give a true and fair view of the state of affairs of the charity and of the income and expenditure the trustees are required to:-

Select suitable accounting policies and then apply them consistently. 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.

The directors and trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for the prevention and detection of fraud and other irregularities.

Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

The Statement of Financial Activities shows net resources of (£23968) for the year. Reserves amount to £55810 of which £30208 lie in restricted funds committed to specific purpose.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

All directors of the company are also trustees of the charity. There are no other trustees. All the trustees retire at the forthcoming Annual General Meeting but are eligible for re-appointment. The trustees may appoint a person as a trustee to fill a vacancy or to act as an additional trustee.

This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 29/09/2023 and signed on its behalf by:-



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

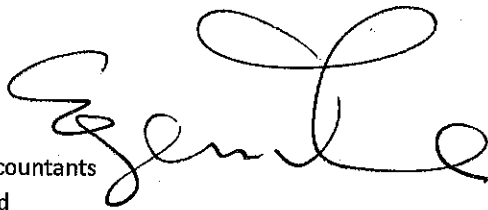
The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31st May 2023 as set out on pages 4 to 9 and you consider that the company is exempt from audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

18/08/2023

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

A large, stylized handwritten signature in black ink, likely belonging to a representative of Egemole & Co Accountants.

ACCM(UK)**Financial Statement for the Year Ended 31st May 2023****STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT**

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	35284	60489	95773	141781
Fees and Bank Interest				
Total Incoming Resources	<u>35284</u>	<u>60489</u>	<u>95773</u>	<u>141781</u>
Resources Expanded:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	2663	13927	16590	11751
Management & Administration				
Office Rent and Services	3483	7228	10711	8671
Salaries	13216	54597	67813	71658
Training	0	4860	4860	167
Accountancy and professional fees	1085	3800	4885	5206
Volunteer Expenses	150	234	384	80
Travel & Subsistence	240	580	820	4
Consultancy	1679	0	1679	2040
Administrative	4076	5802	9878	4917
Subscription	0	497	497	366
Bank Charges	94	143	237	175
Staff Miscellaneous	666	721	1387	416
Total Resources Expended	<u>27352</u>	<u>92389</u>	<u>119741</u>	<u>105451</u>
Net (Expenditure)/Income				
For the Year	7932	-31900	-23968	36330
Total Funds 1st June 2022	<u>17670</u>	<u>62108</u>	<u>79778</u>	<u>43448</u>
Total Funds 31st May 2023	<u>25602</u>	<u>30208</u>	<u>55810</u>	<u>79778</u>

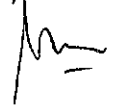
ACCM(UK)**Financial Statement for the Year Ended 31st May 2023****BALANCE SHEET AS AT 31ST MAY 2023**

	Notes	2023 £	£	2022 £	£
Fixed Assets	3		0		0
Current Assets					
Bank A/C		57155		80578	
Cash		455	57610	1000	81578
			57610		81578
Creditors: Amount falling due within one year	4		1800		1800
Net Current Assets			<u>55810</u>		<u>79778</u>
Net Assets					
Income Funds					
Unrestricted income funds			25602		17670
Restricted income funds	5		30208		62108
Total Funds			<u>55810</u>		<u>79778</u>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 May 2023. The Members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2023 in accordance with Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for:-

- Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 to financial statements, so far as applicable to the company. The accounts have been prepared in accordance with companies with the special provisions of part 15 of the Companies Act 2006 relating to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors on 29/09/2023 and signed on its behalf by:-



 Tarsim Lal Kalyan Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared under the historical cost convention and in accordance with the applicable United Kingdom Reporting Standards, the Charities Act 1993, and the Accounting and Reporting by Charities-Statement of Recommended Practice (SORP 2005).

Grants receivable

Grants in respect of revenue items are written off to the income and expenditure account in the period to which they relate. Grants in respect of specific projects are credited to a restricted fund, against which relevant expenditure is charged. Grants are not recognised as receivable until all conditions for receipt have been met. Where donor imposed restrictions apply to the timing of the related expenditure, as a pre-condition for its use, the grant is treated as deferred income until those restrictions are met. Grants relating to fixed assets are credited to a restricted fund on the income and expenditure account from which amounts are released to revenue over the same period as the depreciation period of the relevant assets.

Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2023

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £60489

2) Net (expenditure)/Income for the year	2023
	£

This is stated after charging:-

Accountants remuneration	1800
--------------------------	------

2b) Staff Costs and Numbers

Salaries and Wages	67813
--------------------	-------

No employee earned more than £60000 per annum (2023-nil).

3) Tangible Assets

	Equipment £	Furniture £	Total £
Cost	0	0	0
At 31/05/23	<u>0</u>	<u>0</u>	<u>0</u>
Depreciation	0	0	0
Charge for the year	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/23	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/22	<u>0</u>	<u>0</u>	<u>0</u>

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2023

4) Creditors – Amounts falling due within one year

	2023
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources

	Balance at 01/06/22	Incoming	Outgoing	Balance at 31/05/23
	£	£	£	£
Bedford Borough Council Community Chest	0	1000	1000	0
Bedford Borough Council African Event	0	1500	1500	0
Bedford Borough Council - Covid	7276	9135	14024	2387
The Harpur Trust	0	800	800	0
Screwfix	4650	0	0	4650
The Panacea Charitable	3748	0	3748	0
Compass CIC	41190	0	25959	15231
SEMLEP	3281	0	3281	0
Solance and Labyrinth Women's AID	1963	1478	3441	0
Bedford Borough Council ESOL	0	33990	33990	0
South East NHS	0	7636	3205	4431
NHS BLMK	0	2950	1441	1509
St John's Hospital	0	2000	0	2000
TOTAL	62108	60489	92389	30208

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2023, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an Independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met: or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

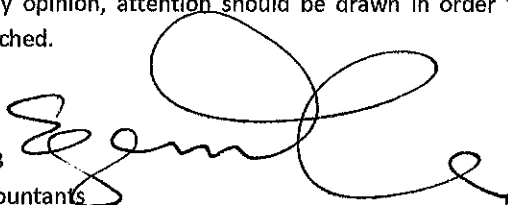
Jude Egemole

Dated: 18/08/2023

Egemole & Co Accountants

29 Mansfield Road

S12 2AE





ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2023

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Tarsim Lal Kalyan CHAIRPERSON

Gurdeep Sanghera SECRETARY

Buddhdev Pandya MBE TRUSTEE

Bukola Gagar TRUSTEE

REGISTERED OFFICE

Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

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Accountants' Report	3
Statement of Financial Activities and Income and Expenditure	4
Balance Sheet	5
Principal Accounting Policies	6
Notes to the Financial Statement	7 - 8
Independent Examiner's Report	9

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2023.

Principal activities, objects and organisation:-

The principal activities and objectives of the charity are the relief of poverty and sickness, the advancement of education, the preservation and the protection of good health among ethnic minorities in England and Wales and other parts of the world. In setting these objectives the trustees have considered the Charity Commission's general guidance on public benefit. The charity is constituted as a company limited by guarantee and is therefore governed by its memorandum and articles of association.

Directors' and Trustees' Responsibilities

Company and charity law require the trustees to prepare financial statements for each accounting period which give a true and fair view of the state of affairs of the charity and of the income and expenditure the trustees are required to:-

Select suitable accounting policies and then apply them consistently. 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.

The directors and trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for the prevention and detection of fraud and other irregularities.

Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

The Statement of Financial Activities shows net resources of (£23968) for the year. Reserves amount to £55810 of which £30208 lie in restricted funds committed to specific purpose.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

All directors of the company are also trustees of the charity. There are no other trustees. All the trustees retire at the forthcoming Annual General Meeting but are eligible for re-appointment. The trustees may appoint a person as a trustee to fill a vacancy or to act as an additional trustee.

This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 29/09/2023 and signed on its behalf by:-



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

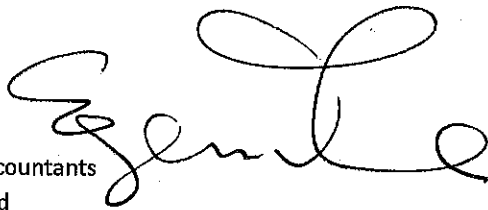
The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31st May 2023 as set out on pages 4 to 9 and you consider that the company is exempt from audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

18/08/2023

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

A large, stylized handwritten signature in black ink, likely belonging to a representative of Egemole & Co Accountants.

ACCM(UK)**Financial Statement for the Year Ended 31st May 2023****STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT**

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	35284	60489	95773	141781
Fees and Bank Interest				
Total Incoming Resources	<u>35284</u>	<u>60489</u>	<u>95773</u>	<u>141781</u>
Resources Expanded:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	2663	13927	16590	11751
Management & Administration				
Office Rent and Services	3483	7228	10711	8671
Salaries	13216	54597	67813	71658
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Subscription	0	497	497	366
Bank Charges	94	143	237	175
Staff Miscellaneous	666	721	1387	416
Total Resources Expended	<u>27352</u>	<u>92389</u>	<u>119741</u>	<u>105451</u>
Net (Expenditure)/Income				
For the Year	7932	-31900	-23968	36330
Total Funds 1st June 2022	<u>17670</u>	<u>62108</u>	<u>79778</u>	<u>43448</u>
Total Funds 31st May 2023	<u>25602</u>	<u>30208</u>	<u>55810</u>	<u>79778</u>

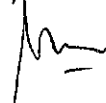
ACCM(UK)**Financial Statement for the Year Ended 31st May 2023****BALANCE SHEET AS AT 31ST MAY 2023**

	Notes	2023 £	£	2022 £	£
Fixed Assets	3		0		0
Current Assets					
Bank A/C		57155		80578	
Cash		455	57610	1000	81578
			57610		81578
Creditors: Amount falling due within one year	4		1800		1800
Net Current Assets			<u>55810</u>		<u>79778</u>
Net Assets					
Income Funds					
Unrestricted income funds			25602		17670
Restricted income funds	5		30208		62108
Total Funds			<u>55810</u>		<u>79778</u>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 May 2023. The Members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2023 in accordance with Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for:-

- Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 to financial statements, so far as applicable to the company. The accounts have been prepared in accordance with companies with the special provisions of part 15 of the Companies Act 2006 relating to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors on 29/09/2023 and signed on its behalf by:-



Tarsim Lal Kalyan Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

PRINCIPAL ACCOUNTING POLICIES

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Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2023

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £60489

2) Net (expenditure)/Income for the year	2023
	£

This is stated after charging:-

Accountants remuneration	1800
--------------------------	------

2b) Staff Costs and Numbers

Salaries and Wages	67813
--------------------	-------

No employee earned more than £60000 per annum (2023-nil).

3) Tangible Assets

	Equipment £	Furniture £	Total £
Cost	0	0	0
At 31/05/23	<u>0</u>	<u>0</u>	<u>0</u>
Depreciation	0	0	0
Charge for the year	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/23	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/22	<u>0</u>	<u>0</u>	<u>0</u>

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2023

4) Creditors – Amounts falling due within one year

	2023
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources

	Balance at 01/06/22	Incoming	Outgoing	Balance at 31/05/23
	£	£	£	£
Bedford Borough Council Community Chest	0	1000	1000	0
Bedford Borough Council African Event	0	1500	1500	0
Bedford Borough Council - Covid	7276	9135	14024	2387
The Harpur Trust	0	800	800	0
Screwfix	4650	0	0	4650
The Panacea Charitable	3748	0	3748	0
Compass CIC	41190	0	25959	15231
SEMLEP	3281	0	3281	0
Solance and Labyrinth Women's AID	1963	1478	3441	0
Bedford Borough Council ESOL	0	33990	33990	0
South East NHS	0	7636	3205	4431
NHS BLMK	0	2950	1441	1509
St John's Hospital	0	2000	0	2000
TOTAL	62108	60489	92389	30208

ACCM(UK)

Financial Statement for the Year Ended 31st May 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2023, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an Independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met: or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

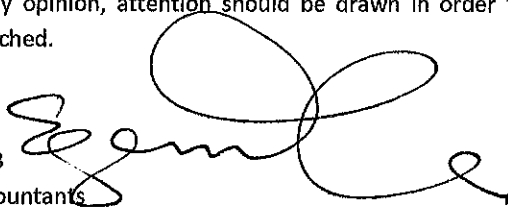
Jude Egemole

Dated: 18/08/2023

Egemole & Co Accountants

29 Mansfield Road

S12 2AE

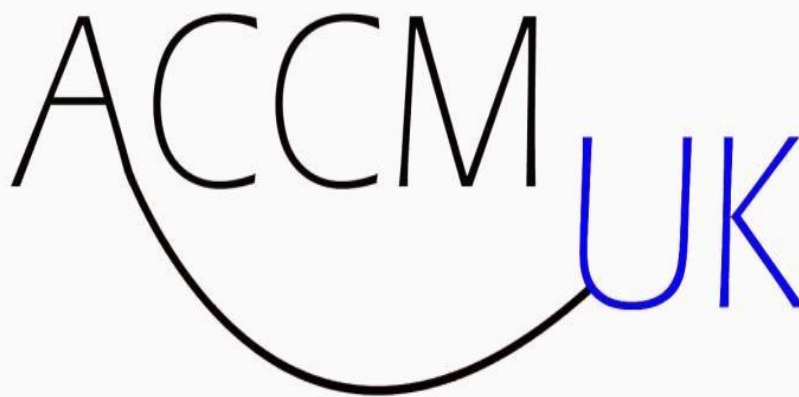


ACCM (UK)

England & Wales - Charity number 1128904

Accounts

ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2021 to 31ST MAY 2022

ACCM (UK)
1st Floor
3A Woburn Road
Bedford
MK40 1EG
Tel/Fax: +44 1234 356 910
Mobile: +44 7712482568
Email: info@accmuk.com
Website: www.accmuk.com
Twitter: [@ACCMUK](https://twitter.com/ACCMUK)
Facebook: ACCM UK

Charity Number: 118904

Company by Guarantee Number: 06584024

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HIGHLIGHTS FROM THE CHAIR

This year has been different for the Charity and its users. The emergency of Coronavirus (COVID-19) changed the way the Charity operated and the lives of our beneficiaries / users beyond what we initially anticipated we would do or achieve or benefit.

The success of ACCM (UK) in 2021 to 2022 was challenging as demand for our services remained high and increasing however, we've enjoyed another good year. The continued commitment and passion by fellow Team of Trustees, staff and volunteers working hard through lockdown, continuing to engage and reach out to hard-to-reach communities, professionals and service providers during these Covid-19 lockdown difficult times made it worthwhile.

Despite Covid-19 lockdown continuing through most of our operating year to end of March 2022, the Charity continued to be open to our vulnerable users after implementing extensive PPE facilities and services. Having adapted very quickly to ensure that support and services continued in the form of providing counselling either face to face or by telephone, telephone or personal assessment and providing support or referral for victims or survivors of abuse or those suffering from trauma, mental health or anxiety.

As Chair, I am proud of ACCM (UK) reaching this milestone during this difficult period of lockdown not just supporting our important users but being able to raise relevant funding to continue supporting making a difference to our users' lives. The highlight in our fund raising is raising £47,500 from Compass Wellbeing CIC and not restricted £50,000 over two years from Lloyds Bank Foundation that made our work possible.

I am also proud of its operations, progress made and continuing growth in delivering services, its strength and health is due to the leadership of the Director, support and inspiration of her team of staff and volunteers my fellow Trustees and our funders, supporters and partners making it all possible. supporters and funders.

We are particular very grateful to the Bedford Borough Council supporting the Charity with provision of office premises rent free. Covid-19 lockdown has meant that we have not been able to move and take control of Cauldwell Community Centre as it was closed during lockdown. However, with end of lockdown we are now planning our move with the first big event of Celebrating the Queen's Platinum Jubilee at the Centre. We hope that the Council will complete its works quickly for this move in the Summer.

On behalf of my fellow Trustees, I would like to thank the Director, staff, volunteers, users and supporters and most importantly our funders especially Bedford Borough Council, Compass Wellbeing CIC, Lloyds Bank Foundation, Laybrinth/Solace, Bedfordshire Office of Police and Crime Commissioner, Allen Lane Foundation, The Panacea Charitable Trust, The Harpur Trust, ScrewFix who have made it possible for the project to continue being successful. I look forward to committing myself as Chair and serving ACCM (UK) for another successful and fulfilling year.

Bukola Gangar
Chair / Director

OUTPUTS AND MILESTONES

**Covid Virus and Vaccination
Awareness Promotion
Over 3,000 reached**

**Stay Well This Winter
40 people attended**

**Social and Personal Skills
Development Project
24 learners**

**ESOL & IT Lessons
25 Learners**

**CheckUp – High Blood Pres-
sure and Diabetes
Type II
22 supported**

**Promoting Organ Donation
Over 350 reached**

**FGM / FM / HBV
Professional training
134 attendees**

**Reaching Out to Elderly -
210 Attended – 3 Events**

ONE TO ONE SUPPORTED CASES

Domestic Violence	107 cases
FGM/HBV/FM	13 cases
Sexual Abuse	10 cases
Legal Advice	37 cases
Mental Health	210 cases
No recourse to funding	21 cases
Bereavement	3 cases

Housing / Benefits	32 cases
Information/Chat	75 cases
Multiple Issues	96 cases
Modern slavery	3 cases
Into employment	6 cases
Counselling	65 cases

Total 678 SUPPORTED CASES

TOTAL Beneficiaries 4483

WHAT WE DID DURING 1ST JUNE 2021 TO 31ST MAY 2022

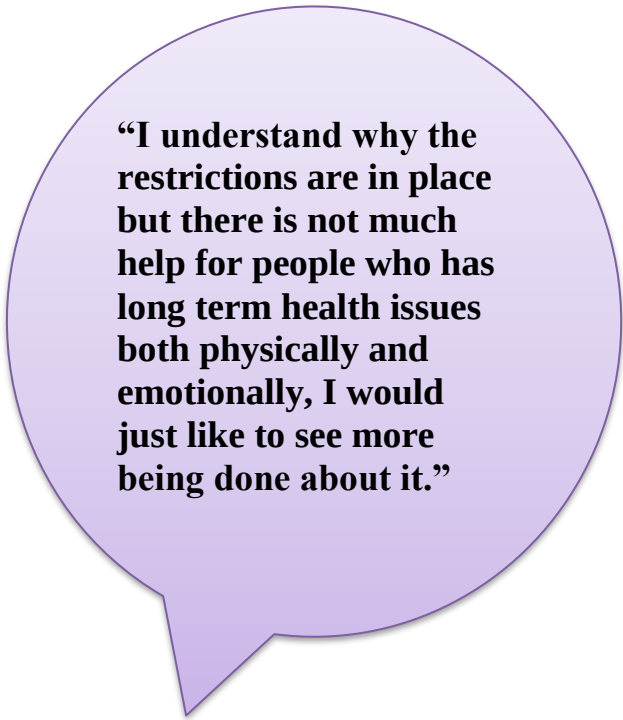
The year between 1st June 2021 to 31st May 2022 was a difficult year for our users and the Charity struggled to meet the increasing demands on our limited resources and capacity to keep services up and running during Covid-19 pandemic and lockdown. This was made even more difficult as most statutory services were either closed or staff working from home including volunteers not coming in for fear of the ongoing virus concerns.

The Covid-19 pandemic that started in March 2020 has caused serious health inequalities within the BAME and other vulnerable communities such as the elderly who have suffered most according to various Government and other research reports including the Ubele Initiative in their Impact of Covid-19 on the BAME Community and Voluntary Sector Report.

The Covid-19 pandemic also revealed deep-rooted social and economic inequalities and institutional racism impacting on minority communities not just in Bedfordshire but across the UK.

Many people from Black and other minority communities, felt that the system was not acting in their best interests as access to services was complex and or non-existent, such as access to GPs for appointment. This fuelled a lot of misinformation on social media and grapevine gossip within communities.

Some comments from users about Covid-19 Lockdown:



“I understand why the restrictions are in place but there is not much help for people who has long term health issues both physically and emotionally, I would just like to see more being done about it.”



“My level of care was suddenly cut off and I was told counselling services were further delayed because of lockdown. I did not feel able to go to A & E or anything because of the virus”.

About Covid-19 Pandemic and What we did

Continuing of Covid-19 Virus Pandemic and Lockdown from 2020

This pandemic that arrived so unexpectedly in March 2020 caused a lot of concerns and issues for people who were already disadvantaged. The pandemic that continued into 2021 and 2022 amplified issues of food insecurity, rise in anxiety and mental health due to isolation and fear of the unknown. Social media did not help as misinformation was spread around on what the virus was and especially the vaccine leading to low take up by most vulnerable communities of African, African Caribbean and East Europeans. The pandemic's continuation into its second year tipped people who were just getting by or managing over the poverty line especially if they lost their paid jobs, were not paid furlough funds.

Despite coronavirus (Covid-19) continuing lockdown, the Charity had adapted quickly and well to ensure services and support continued in the form of providing essential and relevant support, such as counselling by telephone, or loaning out laptops to families to enable them to be in touch, to make a difference to those struggling and reduce confusion, impact and misinformation that surrounded the pandemic.

Since June 2020, the most visible impact of Covid-19 has been the rise in dependency on the services that the Charity provides. What we have seen is that some of our users whom we had supported well into the last year continued to struggle with the pandemic virus hanging around. As many were from Black and other minority communities did not take up the vaccine jabs or boosters, they were more affected by the virus. It did not help the situation that social media misinformation continued to spread fear and the unknown into the minds of those who were already vulnerable, suspicious of the virus and the vaccine due to deeply rooted historical experiences. As lockdown continued, many people's situation did not change or improve until April 2022 when lockdown guidelines were ended, and some people started to return to work or venture out again. However, young African families, whose main breadwinner had lost their jobs, continued to be in the same situation as many companies were either reducing staff numbers or closing down.

We teamed up with the NHS and Bedford Borough Council to reach out and provide relevant information to counter misinformation and encourage vaccine take up by:

Running and Organising Covid-19 and Vaccine Awareness Raising:

1. To reach out to those who had no ID, NHS Number, GP or residence address we partnered with NHS, Public Health Team from the Council to organise a popup Vaccination Event in June 2021 at Conduit Road Community Hub. The aim was to also reach out to people who did not have NHS Number, ID or residential address who were unable to get jabs. The popup vaccination event was a success as we had 250 people attending to get either their first jab or second jab.

2. Other outreach campaigns involved working closely with Faith and community leaders who undertook the following work:

- Faith Leaders from 4 other Asian Faith Groups, who had been speaking openly to promote the vaccine to their congregations. 1,000 reached. Two of the Faith Leaders even drove some clients to the venue so they can have their first jab.
- Two Local Moslem Faith Radios, in Queens Park and Kempston made announcements to inform about the virus and the vaccine that has been produced to help prevent people from getting so ill. Over 1,000 listeners use these Radio Stations daily after prayers and we think this numbers were reached.
- African Community Leaders from Kenyan, Zimbabwe and Nigeria organised virtual events for their communities with total of 280 Africans attending listening to GPs from African heritage. There was interesting, sometimes, heated discussions about the virus, its implications and the vaccine, with some arguing that it did not exist, was Government plan to eliminate Black people or would make people infertile etc. These sessions were important as they were led by Doctors of African heritage, meaning that some sceptics were now better informed especially that they should listen to professionals and not social media.
- Other outreach awareness raising, included holding stalls in the Bedford Town Centre in partnership with Bedford Hospital that was running Organ Donation programme and Bedford Asylum Seeker Support Group (BRASS) that was celebrating Refugee Week. We were able to reach out to everyone regardless of their heritage, raising awareness on the virus and the importance of the vaccine as a preventive measure against the virus. We were able to speak to over 50 people and changed the mindset of 5 African families who agreed to take the jabs after resistance due to the misinformation they had heard. Majority of elderly or over 60's from White British, South Asian or Italian heritage all said they had had their jabs, and some were waiting for the booster.
- In Queens Park Ward, nearly all older South Asian Moslems, said that they had the jab and the booster as the vaccination Centre was in Queens Park and could just walk there. There was a discussion about young people taking up the jab, as some teenagers seemed to be listening to social media misinformation. However, this was overcome by the fact that majority of Moslem young people listen to or take orders from their elderly family members rather than external sources as they all live in extended family households.
- In Kempston Ward, we organised an event on 4th November 2021 on 'Living Well In Winter' with Covid and virus awareness on the Agenda. 30 people attended with majority of attendees of South Asian heritage. Speakers included a GP, Public Health Team, Local MP and Councillor all emphasising the importance of Living Well in Winter especially taking up their flu and covid vaccine jabs and other services available if they needed other support. It was stressed that the vaccine was not a cure but a prevention treatment like flue jab, that will stop reduce getting serious symptoms and ending up in hospital on a ventilator.
- In Cauldwell – Bhagwan Valmik Sabha Bedford (BVS) continued to build on the work they had started in 2020 when they were also helping out with food parcels, in raising awareness about the virus and the benefits of the vaccine in various South Asian languages. This work was undertaken every week after prayer meetings. Leaflets were also handed out. BVS always had 60 to 100 people attending weekly.

Challenges faced during the campaign:

Undertaking this work had many challenges including:

- So much social media misinformation caused a lot of fear, confusion with some believing that the virus was not real, or that the vaccine was dangerous or experimental and more. It is very difficult to counter social media that is often quick and influential
- That the vaccine was invented and put out too quickly without proper testing
- African, African Caribbean and Romanian communities believe the virus is deliberate invention by the Government to control them as for the Romanian community they believed the vaccine had a microchip that will enable the Government to follow them around.
- African Caribbean communities having had bad historical experiences with Government Services suffered previous poor treatment believed this was another way were to be mistreated. Historical views and how they were previously treated by the NHS or other institutions still run high at present especially when they are highlighted on social media.
- The fact that some faith leaders had strong views that prayer and holy communion was all needed to fight the virus proved that some old religious beliefs still hold
- There were many challenges between families and communities whereby:
 - Amongst South Asian families, who live in extended family settings, that everyone followed the same belief or advice from elderly family members. Hence, every family eligible for vaccination had had the jab and boosters
 - While amongst African and African Caribbean families, there were serious differences. Some parents may have had the jab, but teenagers refused to do so. Or one parent may have the jab and not the other, or some teenagers may have had the jab and not the other siblings with each person having their own view and reason.
 - Many young people have said that they don't want to be experimented on or to be guinea pigs for laboratory experiments
 - Many young women and men of childbearing age had serious reservations on taking up the vaccine as social media stories included that the vaccine made you infertile. Despite there being no evidence, this was a very strong view
 - Many people of African Caribbean heritage, basing their concerns around previous historical experiences, voiced concerns that this was another Government conspiracy to destroy people of colour as they felt that people of colour were more impacted by the virus than White people, influenced by social media and such groups as Black Lives Matter
 - East Europeans still feel the vaccine has a chip that will enable Governments to follow them or monitor them
 - There was also difference between girls' and boys' views. Girls seemed more receptive to the taking up the jab than boys who seemed to take more notice of peer pressure than girls. Social media was very influential to both groups but in different ways.

Summary of Outcomes:

- South Asian faith leaders' feedback was mostly positive as most of Asian communities or families listened to their elders leading to majority of them taking up the vaccine
- African and African Caribbean communities were more challenging to work with due to their historical experiences and believed in social media misinformation or the power of God as the answer to their concerns or ill-health.
- Speaking to 40 families from difference backgrounds it was established that:
 - South Asian families who live in extended families all take advice from elderly family members leading to all doing the same thing
 - Amongst African and African Caribbean families, there were significant differences and divisions between parents, parents and children, and amongst siblings, as they all seemed to get their information from different sources.

Tackling Health Inequalities

Organ Donation

This programme was started in 2019 to increase awareness amongst BAME communities, who are often disadvantaged in getting news about changes in the law and impact of this programme. often more reluctant to donate organs. The law that changes in May 2020 is still not understood amongst BAME communities who feel that a law that makes organ donation mandatory is against their beliefs, culture, or faith. BAME communities have deeply entrenched cultural and religious beliefs about death and having body parts removed. Our campaign was to reach out and try to provide relevant information on the changes in the law and attitudes so people can make relevant informed decisions especially as those on organ donation list who wait longer for organs are often of BAME heritage.

Although in 2021 to 2022, this work was not funded, the Charity felt passionate to continue the campaign to get BAME people to sign up to organ and blood donation register and to be aware that if they died it will be mandatory for their organs to be taken regardless of their family objections. Our experiences of working with BAME communities are that majority of BAME communities, especially elderly and women do not access or get information from mainstream media and government publicity due to living in isolation, not accessing internet or having a smart phone or unable to speak or understand English. Also, majority of migrant communities watch or listen to non-English media, presented in their own language, often overseas programmes that do not broadcast British news or items. It is, therefore, important to take the campaign to the communities to increase Organ or Blood Donation and the new Law to raise awareness and encourage more to sign up to donate. They also need to be aware that if they need to opt out, they can do so online on NHS Website otherwise they will be deemed to have accepted to donation regardless of what their family's views will be.

Due to Covid-19 Lockdown majority of our work on promoting Organ Donation was undertaken in partnership with Bedford Hospital and BRASS by holding stalls in Bedford town Centre or on our online facilities such as Facebook and website.

Outreach work – held stall in Bedford town centre – around 200 people spoke to us or took information.

Diabetes and High Blood Pressure CheckUp Pilot:

Since 2008 ACCM (UK) has been raising awareness on various health issues that affect BAME communities and high blood pressure and diabetes are some of the issues that we raise awareness about. We will be happy to help raise awareness on HBP/T2D on our websites, around community centres and everywhere where we can reach BAME people”

This programme continued from April 2021 and was completed in July 2021. It came about when The Flame Lily Healthcare Teamed up with ACCM (UK) to run this pilot around England. The aim of the pilot was to recruit people from BAME communities registered with long term High Blood Pressure and Type II Diabetes to take part in the pilot. Pressure (HBP) and Type 2 Diabetes in the United Kingdom's Black, Asian and Minority Ethnic (BAME) population, who are at high risk if Covid-19 is contracted. Black, Asian and Minority Ethnic people are much more likely to suffer from HBP/T2D. T2D/HBP increase the risk of severe Covid-19 infection in BAME patients and increase risk of death by 10%-50% (PHE, 2020). Access to the NHS or GPs by this patient group during the pandemic has been 20% lower especially as GPs and access to NHS has been impossible.

Small Scale Trial

After development of CheckUP Health monitor at home modules, a small-scale trial of the app was prepared and executed with 70 BAME HBP/T2D sufferers in the UK. This work package was supported by ACCM (UK) a UK based charity for BAME based in Bedford. A final virtual meeting was held to discuss the learning and experience of patients participating in trials over the course of the project towards final delivery of the app.

Was the Pilot Effective?

The CheckUp Health project and the feedback was found to be effective enough to improve the application remote monitoring modules and will be used to further address the remote health monitoring problems of wider BAME people in UK.

ACCM (UK) was able to recruit and reach 22 users in Bedford. Of whom 15 were female and 7 were male. We also 10 patients on our waiting as we ran out of kits.

Table showing Patients with:

Both Diabetes and HBP	3
HBP	2
Diabetes	17
Waiting List	10
Total	32

The trial indicated a number of impacts:

- Reduction in the number of GP appointments required by 60 % for BAME HBP/T2D patients that were monitored.
- An estimated saving of £90 per patient assuming the patient would need to visit GP once a month at a cost of £30 per appointment over 3 months
- Reduction in exposure of BAME HBP/T2D sufferers to the risks associated with Covid-19
- Confidence in ability and capacity to manage own health with support of family members who had also learned how to undertake the tests or use HB Pressure monitors and keep records

As a pilot this was a very successful programme and ACCM (UK) plans to seek funding in the future to continue the programme as we had 10 people on our waiting list by the end wanting to join the programme in Bedford alone.

Community Radio

Due to the difficulty in finding a volunteer to help manage and run the Radio coupled with Covid-19 lockdown we have not been able to restart our plans of launching the Community Radio Station. time ACCM (UK) has yet to launch its Community Radio set up in partnership with Capital Radio FM. This is still work in progress.

Midlands Road Area - Safer Streets Programme with Bedfordshire Police

ACCM (UK) is located in Castle Ward near to Midland Road one of Bedford Borough's crime areas. ACCM (UK) continued to support Bedfordshire Police's Safer Streets Team to promote Safer Streets Government Programme in the Bedford. This involved door to door knocking with questionnaire asking local people about how safe they feel in their homes and area, if they have smoke alarms, doorbells, been victims of any violence and more.

ACCM (UK) was proud to get involved in this programme as staff involved were also able to introduce the Charity to local people, speak to them about other needs that we can help with. There were issues of anxiety due to lockdown, living in isolation, families seemed overwhelmed with lockdown as children could not attend school and most importantly majority were concerned about safety at night in Midland Road area with drugs and youths hanging around being most concerns for night life.

ACCM (UK) was able to reach 160 households in Midlands Road and Alexandra Road areas.

More information on OPCC - Bedford Safer Streets Project can be found at: [The OPCC checks in on residents in Bedford after successful Safer Streets project – Bedfordshire PCC.](#)

All Forms of Abuse - One to One User Analysis

"From harm to hope" Ms F

The need for us to provide emotional and practical support, to victims of all forms of abuse between June 2021 to end of May 2022, was very challenging and greater than even before. The community we serve is under more stress during and after Covid lockdown. Victims were spending most of their time in doors with abusers, some of the abusers were children as there was no

Relief as there would be when the abuser went to work, or children went to school. With lockdown in place and most social centres closed, most service providers including statutory services were also closed or working from home making it even more difficult for victims to seek help. It was even more complex for those from BAME communities with little knowledge of the system or did not speak English.

What we have established is that when something like Covid-19 or pandemic hits and there is lockdown, the impact trebled for victims of abuse.

For migrant victims, the problems were even worse as they have no recourse to funding, lack of speaking or understanding English made their position even harder, for people whose lives were already complicated. Covid-19 is another problem stacked on top of many others, and often intensifies existing issues as service that would help them such as Home Office or legal advisers or temporary accommodation are not operating fully and most cases, they were not seen as a priority.

Fear about immigration status or being separated from their children has also deterred people from getting help or the care they need.

There is also lack of knowledge of how the system works or fear of involving authorities as it may make their challenging situation even worse has made it difficult for victims to seek help or flee.

The one-to-one connections and approach fostered by the ACCM(UK) has been vitally important during Covid-19 lockdown. The following work has been undertaken to support victims of all forms of abuse before and after end of Covid lockdown:

- We supported around 264 victims of abuse
- Majority, 107 were victims of domestic violence with 10 victims of sexual abuse
- Provided telephone or face to face counselling for 65 users
- 210 of the victims suffered from different forms of mental health ranging from anxiety, stress or trauma
- We worked closely with Bedfordshire Police, YMCA, One Housing and Bedford Borough Council to provide emergency housing for 32 victims fleeing abuse.

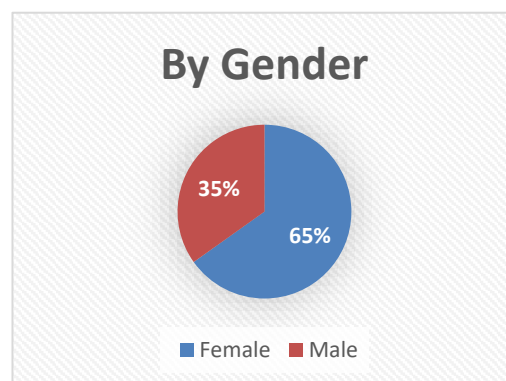
Analysis of victims:

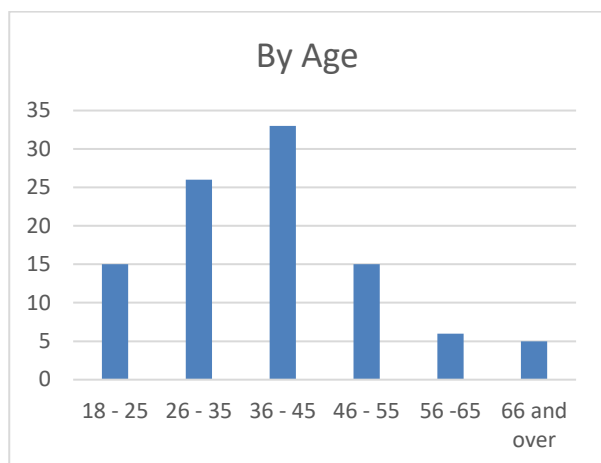
Reason for referral of seeing us - Some will be counted more than once		
	<u>No</u>	<u>%</u>
Domestic violence	107	16
Sexual abuse	10	1
Mental Health	210	31
Modern slavery	3	0
Counselling	65	10
Information / support	75	11
Helped into employment or education	6	1
FGM/HBV / FM	13	2
Social Benefits / No recourse to funding	21	3
Housing/Benefits	32	5
Legal	37	5
Bereavement	3	0
Multiple reasons	96	14
Total	678	

Analysis of victims:

<u>Age</u>	<u>No</u>	<u>%</u>
18 - 25	40	15
26 - 35	69	26
36 - 45	87	33
46 - 55	40	15
56 -65	16	6
66 and over	12	5
Not known		0
Total	264	

By Gender





FAITH		
	No	%
Moslem	158	44
Hidhu	3	1
Christian	28	8
Sikh	6	2
Jewish	1	0
Valmiki	4	1
Ravidassia	20	6
Not known	44	12
Total	264	

Victims by Race:

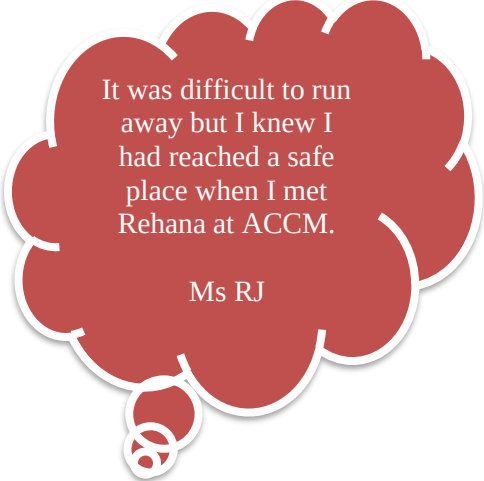
Race	Total	%
African/African Caribbean	23	9
White British	12	5
Pakistan	143	56
Bangladeshi	24	9
Spanish	4	2
Arabs	3	1
Indians	48	19
Unknown	7	3
Total	264	

Summary of Data

- Majority of the victims were aged between 36 and 45 years old.
- 56% were of Pakistan origin
- 44% were of Moslem Faith

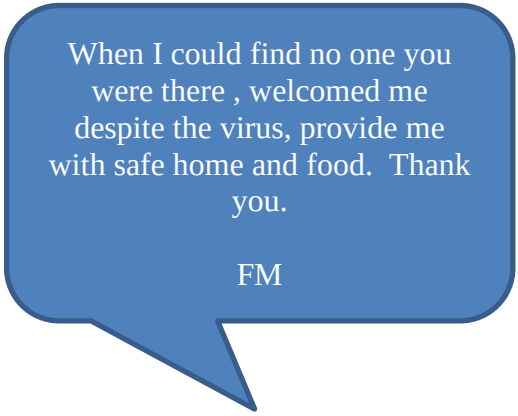
Victims' voices heard:

Many victims have said to us that:



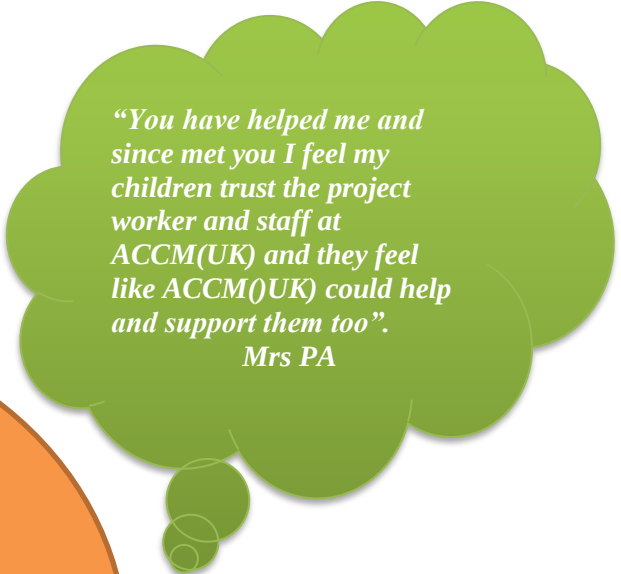
It was difficult to run away but I knew I had reached a safe place when I met Rehana at ACCM.

Ms RJ



When I could find no one you were there , welcomed me despite the virus, provide me with safe home and food. Thank you.

FM



"You have helped me and since met you I feel my children trust the project worker and staff at ACCM(UK) and they feel like ACCM(UK) could help and support them too".

Mrs PA



"I thank you for helping my mum. We have everyone but it's like having no one! Now we have your support we know we could hope that things will get better with ACCM (UK) help and support."

Mrs T's Daughter

Some More Victims Responses:

- “During the pandemic when all doors were closed ACCM UK left their doors open for me, I was homeless, abused by my husband , left on the streets not knowing what to do who to tell, ACCM (UK) reached out helped me build my life, ACCM (UK) provided me with legal support, funds, food help to get to a safe place, educated me by providing ESOL and now I am in a job happy as ever. Thank Sarah and Rehana for everything you and your team done for me and all the women and girls that you support.”. H.H
- I am a white British lady but when I met Rehana I felt very much like we are one, ACCM(UK) treats everyone like family- I was provided counselling since then I feel like myself again and I have found my answers through therapy provided. Thank you E. T
- “I was a victim of HBV and tried forced arranged marriage – I was disowned by my family –when I had no one ACCM(UK) gave me that support that no other services gave. It has been one year now I have come a long way now. I have passed my driving and I am a solicitor. I am today where I am because of ACCM (UK) thank you Sarah and Rehana for all your support.” A.B
- “I was referred by mental health services to ACCM (UK). I was supported throughout till to date, I was a victim of domestic violence, Rehana and Sarah gave me the hope- I am now a new me- I am no longer with the mental health services and I have started to live again. I am now working, and I would like to say a huge thank you to ACCM(UK). S T
- “My mum use to be always stressed with issues it would always show on her face. Since Accm(UK) project worker met mum it’s like mum is suddenly getting better. Mum has improved since she started going to ACCM (UK) health and wellbeing sessions. I am pleased to say my mother is now smiling more often and is getting her confidence back”. Clinet’s Daughter
- “My mum self-confidence has come back since she has started to attend the health and wellbeing sessions run by ACCM (UK). I feel as if my mum has come out of a cage!! My Mum is now so confident in herself. Thank you for opening the doors for mum”. Mrs S’s Daughter
- “ When I was so down, a friend told me to go and see someone at ACCM (UK). As an Asian male I found it difficult and embarrassing to seek help as you get laughed at. I visited ACCM (UK) and spoke to Rehana after a chat, she understood what I was experiencing and booked on to their counselling programme with Gavi. After 6 sessions, I am now confident and coping with new life without panic reactions to life. Thank you so much ACCM (UK) you have changed my life.” Mr AH

Skills & Development Programme

Due to pandemic lockdown all our Skills and Development activities came to a halt. We were only able to offer some ESOL and IT programmes when there was ease of lockdown in September 2021, but this only lasted up to December 2021.

We were able to run ESOL and IT classes to 20 Learners face to face who were able to get out with confidence to integrate again. We also did some E-Learners with those who had access to internet or smart phone or were loaned a laptop from the Charity if they were able to use IT.

We continued with these sessions until end of March when those who had maintained attendance were awarded with Certificates by the Lord Lieutenant Helen Nellis.



This was an exciting event for the Learners for achieving their Certificates and some of them it meant they can move up to a new Level or were good enough to go into paid employment.

Thanks to the EmploymentPlus and Bedford Borough Council in particular, Lila Begum, for the support of providing funding and signposting Learners.

Social Skills and Development for people not in employment

Social skill and development project funded by SEMLEP and Awards for All attracted more participants than we planned for.

They were all upset when covid-19 lockdown was imposed in mid-March 2020 to end their learning. As 90% were from BAME communities they were reluctant to return even when the scheme was extended.

We had 24 learners, but some left the course early due to moving out of the area or finding paid employment. Also, when lockdown came into place, some did not return due to illness or fear of the unknown and continuing virus hanging around.

All Learners though frustrated with Covid-19 lockdown, those with smart phones and computers were delighted to continue their learning via ZOOM. This introduced Learners to new ways of Learning and searching for information. This has also improved their use of IT as a e-learning tool.

All Learners said they enjoyed the learning approach and approach used as they were easy to follow at a pace suited for everyone.

After Covid 19 Lockdown classes resumed temporarily to complete the sessions and finally winding down the programme in September 2021.

Some Learners continued onto our ESOL and IT classes in September to March 2022 where they graduated with Certificates.

Working with other Community Groups & Organisations

ACCM (UK) prides itself in reaching out and supporting most vulnerable members of our communities. As a small charity, we work in joint partnership with other community groups and organisations to achieve our aim and objects. Our partnership working is in many ways involves referral pathways, running joint event or conferences, share good practice and information and many more.

This was a difficult time for most community groups as many did not operate were operating at small scale due to lockdown.

Some groups did start to operate after end of lockdown but are struggling financially. Despite this we continued to work with following local groups to support users as part of our referral pathways:

Local Community Groups:

- Ghanaian Society - Luton
- Queens Park Community Orchard
- Revive – Somali Group in Luton
- Kenyan Community
- Polish British Integration Centre (PBIC)
- Various African Groups
- Bedfordshire Refugee Asylum Services (BRAS)
- SpectacularArts
- Various local Faith Groups around Bedford

While majority of statutory Services did close we were able to work in partnership

Working with Statutory and Other Groups:

- Bedford Borough Council
- Healthwatch – Bedford Borough Council
- Bedfordshire Police
- Bedford Hospital
- MK NHS
- Compass CIC
- GP Surgeries
- Various Ward Councillors – Queens Park, Kempston and Cauldwell

Challenges & Opportunities

Challenges:

Our main challenge is continuing to secure core funding in a difficult and very competitive environment plighted by Covid-19 where charities are struggling and all going for the same grant pots. Although there has been new funding pots targeting BAME led groups they are very competitive. Trustees and the Director are focusing on securing grants that will sustain the Charity and especially supporting staff pay to keep existing staff who are experienced and passionate about the Charity's work.

Covid-19 pandemic and lockdown has had serious impact on BAME communities especially the elderly that has seem increase in anxiety, stress and depression as many people lived in fear of the unknown, suspicion of the virus and vaccine and isolation. There has also been an increase in victims of domestic abuse as abusers and victims were all staying at home 24/7 putting victims at risk of abuse on a daily basis. The victims have told us it is difficult to flee when the abuser is watching them or taking more interest in their movements or who they are talking to on the phone. When Lockdown was eased in March 2022, we saw more victims coming out fewer at a time, for support than during lockdown period of June 2021 to February 2022. We are expecting increase in victims seeking help as they gain more confidence and are aware that services are now open and available to them.

As many small Charities around Bedfordshire are going through the same problem of finding dynamic and expert Trustees to improve their Governance, ACCM (UK) is in the same position. We need to recruit at least three more Trustees with expertise in fund raising, property management and mental health, to help take the Charity forward to another 10 ten years especially when we move to our location in Cauldwell Community Centre. The Charity has faced challenges in recruiting Volunteers, and this is a big problem everywhere as people are still reluctant to get out or to commit due to virus still hanging around.

We were offered Cauldwell Community Centre by the Council 2019, but due to lockdown the Centre was closed. After two years of lockdown the Centre had been broken into several times and the Council has been slow in fixing the damage as at end of May 2022. We are planning to run the Queens Platinum Jubilee Celebrations at the Centre on 3rd June 2022, with the hope that it will make the Council to fix things quickly to enable us to move.

Opportunities:

The Year 2021/22 as highlighted above was busy, reaching out to meet the needs of the most vulnerable, despite the challenges brought about by coronavirus pandemic and lockdown. We continue to work closely with our partners, including, Health Watch, Bedfordshire Police, Bedford Borough Council Councillors, and staff from different departments including housing, properties, safeguarding and public health, Bedford Hospital, various GP surgeries, NHS CCG and diverse community organisations.

The Year 2021 to 2022 the Charity funded by Lloyds Bank Foundation, and supported by Cranfield Consultants, started to review its Vision, Mission and Strategy for the next 3 to 5 years. This Consultations started in May 2022 and will be completed by end September 2022. The Charity is looking forward to this Review as the last Review was held in 2016 and a lot has happened since.

The Charity has had some Trustees retiring and the opportunity to recruit two new Trustees. The Charity now has three Trustees on the Board with a new potential Trustee being interviewed in June or July.

Lockdown has provided many challenges especially as how to reach those living in isolation or have no smart phone or access to internet and computer. We have continued to utilise our established ZOOM facilities to continue providing online eLearning, meetings and providing counselling. We now have ten laptops that we have used to hire some to our users to our learners or users to enable them to access our services. We are also providing counselling by telephone as some users prefer this.

Local Community and Religious Leaders are now familiar with our work supporting and promoting whenever requested despite Covid-19 lockdown. Our partnership work and networking continued during difficult times as Faith and Community Leaders continue to refer vulnerable people, especially elderly, victims of abuse and young families for support and counselling. They also make various announcements on Faith Radios to continue promoting our work especially on Organ Donation programme, Living Well in Winter, and covid-19 vaccination programme. This is still an important medium of reaching out to hard-to-reach communities who trust their Faith and Community Leaders as a source of information, especially for those who are house bound or do not speak English.

Although Covid-19 lockdown was ended there is still a lot of anxiety and fear of the unknown amongst BAME and other vulnerable communities especially the elderly. We hope that our anticipated move to our new office move to Cauldwell Community Centre will take place in the summer to enable us to start setting up our events, activities, and Community Hub from September 2022. Our plans are to better serve the needs of the community, especially those in Cauldwell, and become self-sustaining so we are not dependant on grants alone.

Our planned move Cauldwell Community Centre will bring new increasing demand for our services enabling us to develop new services and programmes targeting new communities in Cauldwell and Kingsbrook Wards that are most deprived. Looking forward to moving to Cauldwell, making it our home, and servicing the community.

ACCM(UK) Finances & Grants

Financial Statement for the Year Ended 31st May 2021

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable	32,771	109,010	141,781	129,338
Fees and Bank Interest				
Total Incoming Resources	32,771	109,010	141,781	129,338
Resources Expended:				
Cost of activities in furtherance of Charity's Objects				
Direct Charitable Expenditure	143	11,608	11,751	13,116
Management and Administration				
Office rent and services	2,569	6,102	8,671	5,157
Salaries	31,227	40,431	71,658	70,567
Training	167	0	167	0
Accountancy and professional fees	1,085	4,121	5,206	5,157
Volunteer Expenses	80	0	80	175
Travel & subsistence	0	4	4	96
Consultancy	740	1,300	2,040	0
Administrative	1,840	3,077	4,917	5,575
Subscriptions	53	313	366	745
Bank Charges	97	78	175	838
Staff Miscellaneous	90	326	416	0
Depreciation	0	0	0	181
Total Resource Expended	38,091	67,360	105,451	101,628
Net (Expenditure/Income)				
For the Year	-5,320	41,650	36,330	27,710
Total Funds at 1st June 2016	22,990	20,458	43,448	15,738
Total Funds 31st May 2017	22,990	62,108	79,778	43,448

Our Plans for Next Year

In the last year our users have informed us that we have done a brilliant job in being there for them especially during Covid-19 lockdown and any other difficulties they had faced. For the next year June 2021 to May 2022 our priorities will be:

Securing new core funding and other grants including own fund raising methods to sustain the Charity

Working in partnership with Bedford Borough Council to make our move to Cauldwell Community Centre a reality in anticipation of ending of Covid-19 Lockdown for community centres.

What we have learned from the unexpected Covid-19 pandemic and focus on what to do better in future pandemics by equipping the Cauldwell Community Centre well after our move in.

More focus on BAME and especially elderly who have fared poorly under covid-19 pandemic and lockdown, to improve health and wellbeing awareness, access to statutory health services and return into paid employment

Prioritise mental health and access to services in particular amongst BAME and hidden elderly people especially after end of lockdown with many still unsure what is out there

Re-start our work on homelessness – with developing a new Community Hub at Cauldwell Community Centre with drop in support facilities and make it more accessible as Covid-19 lockdown has ended.

Continue our work on supporting victims and survivors of domestic violence, sexual abuse and illegal harmful traditional practices

Expanding our work into Social Prescribing and Family Support

Planning for The Queen's Platinum Jubilee Celebration in June 2022 to share with Bedford in A nation monumental Event.

Plan for the return of Bedford African Community Event sometime in August 2022.

Recruitment of volunteers including new Trustees

Making Cauldwell Community Centre our HOME for the next foreseeable future

Staff & Volunteer Musings

ACCM (UK)'s success during this difficult year of 2021 to 2022 operations have been due to its staff and volunteers commitment and passion at what they do with strong support of a team of Trustees.

The Charity managed to keep its 4 paid staff, who have continued to provide support to users during Covid-19 lockdown and through other difficult times until March when lockdown ended. Our volunteer numbers dwindled after we ended delivery of food parcels as majority had to return to work or continue with their retirement plans. Despite this six of them remained and continued to support the Charity volunteering as and when required until lockdown ended in March 2022.

Staff Musings:

Jimena Galeno
Administrative Officer

Luz al final del tunel!

Post Corona Virus we are encouraging community life to return to some level of normality, we started delivering face to face English lessons which was slow in developing as many learners were concern as they felt the virus was still much present. We had a few people attending which enable us to continue delivering ESOL. We were encouraged to find some learners were motivated to continue their learning journey with us.

We were honour by the Lord Lieutenant Helen Nellis who kindly accepted our invitation to present certificates to our learners who completed the course. The learners were delighted to have met a high profile dignitary and receive their certificates, I was pleased to see learners having achieved their target and how proud they felt about themselves.



Bedford being a very multicultural town we were honour to have been invited to join the first Street fare, which took place in the town centre attended by many different community groups. We are pleased that ACCM (UK) as charity is linked with all the diverse community groups of Bedford.



In my position as Administrative Officer I have the privilege of being engaged in all aspects of the charity which make my role vary and interesting, I also get to experience each activity from planning, delivering to completion.

The very competitive funding climate is having an effect on all charities, ACCM (UK) is no exception but we have managed to keep our head above water and looking forward to continuing supporting and empowering our service users.

Our small but dedicated team has survived the difficult times by working together. A big thank you for their committed efforts and mutual support. Thank you to Sarah, Sat, Rehana and volunteers.

Jimena Galeno
Administrative Officer

REHANA KOSAR (Health and inequalities project worker)

REPORT 2021/2022

It has been a great year for me, I have really enjoyed Going back on the ground after covid reaching out to more people in need especially those closed behind the closed doors suffering in silence.

I am really pleased to be working even more closely with Bedfordshire police, helping victim of sexual abuse overcoming trauma, providing support around the clock, working out of hours giving lives hope, giving one to one support, counselling help with hot food parcel and providing legal advice. We are seeing more and more victims from different backgrounds coming forward and reporting abuse which is an achievement in itself.

Through word of mouth, I am getting more and more victims of domestics violence, forced marriage, honour based violence, sexual abuse come forward not only locally but nationally. I am really pleased that I was able to make a difference in those lives that were suffering in silence and had no support.

Health and wellbeing

Thankfully with the covid rules and restrictions easing I was able to organise health and wellbeing group sessions with our service users , having a simple coffee around the table and talking through what's been happening for everyone through this difficult period of time has made a difference to our service users mental wellbeing, talking therapy in a trusted environment really made a positive impact, many were referred for counselling others joined our health and welling sessions and moved forward to our educational classes (IT and ESOL) which built a lot of confidence and self- steam in them and then were able to find work and live a better life .

Awards



Nominated for the High sheriff award 2021

A huge thank you to everyone that has appreciated my work throughout the years helping and building communities and lives.

I would like to thank everyone that has supported ACCM (UK) especially Bedfordshire Police and Reactivate who helped and supported victims of Domestic Violence.

Sarah, the Director is a legend, cannot thank her enough for her continuous support and my colleagues Jimena and Sat Paul, who have been amazing, we are a small team, but work really well together making a difference in all communities for a positive change.

Thank you

Rehana Kosar
Health and Inequalities Project Worker
Look forward to another successful year.

Sat Paul:
Project Worker:

The year has been varied as we address the CORONA virus aftereffects and our service delivery has been very much 'immediate need driven' tailored to the meeting the requirements of our service user.

- Continued supporting the vulnerable services users with food and essential toiletries / personal hygiene deliveries
- Working with NHS and Bedford Borough Public Health Department, we promoted and very successfully delivered a drop-in Vaccine uptake session, particularly targeting the 'undocumented' community who otherwise were of the radar.
-



- Continuation of the ESOL programme not only supported attendees in improving their English but also greatly benefited in overcoming mental issues. The sessions have been very valuable in creating social contacts across the diverse communities participating in the programme. The addition of IT to the programme proved popular with all participants

Outreach Work

- Working closely with NHS Bedford Hospital Organ Donation team, ACCM(UK) organised an Organ Donation Information Stand in the town centre, sharing information and encouraging BAME community members to discuss this topic with their family and become organ donors.



- As an annual event, organised Stay Well This Winter event in Kempston, supported by many other service providers we promoted the vaccine uptake to the BAME community alongside general information for the elderly to look after themselves during the winter months. Also raised awareness of support and facilities available.
- Still on the topic of supporting our elderly community, we participated in 'Aging Well' annual event organised by Age UK at the Corn Exchange.
- Attempts to organise Diabetes and Diet Awareness programme in Queens Park proved unsuccessful due to reluctance to attend caused by COVID fears. We found not only the public are affected in this way but some service providers also, who will only deliver online programmes, which is not practical for our targeted community.

Having planned a detailed deliver strategy for moving a group of unemployed people towards the employment market, a grant application was submitted to the European Social Enterprise which proved successful. Working closely with DWP JobCentre Plus we recruited more unemployed people to the Steppingstones Project than we targeted for. Addressing their social and personal obstacles the group was then introduced to a personalised programme which will equip them with the skills, confidence, and motivation to secure paid work.

Charity relocation

ACCM (UK)'s relocation to the Cauldwell Community Centre will be demanding as we move and settle down in our new premises whilst continuing to provide all current services and take on additional activities. The short- and medium-term future will be challenging but we also see the opportunities of increasing our service provision base and working with diverse people demographic with specific needs

Sat Paul
Project Worker

Service Users' Comments

Quotes from ACCM (UK)'s Uses

I would just like to say a big thank you to you and your volunteers. This gratitude is for the kind support your organisation has provided to the 3 elderly people mentioned below.

I arrived in the UK end of January for arranged marriage and by end of March I had been dumped at ACCM (UK)'s door. Thank you for your support I am now safe in a refuge.

My father-in-law is an old fashioned Italian and very proud but he has been moved by the support he has received from ACCM (UK) especially for not giving pasta with shop made pasta sauce but with tomato sauce instead. Brilliant and very well thought out to meet his needs

I am a victim of DV
I was in need and
ACCM UK helped
and supported me
Thank you

**Karan said a big
thank you as I am
particular
sighted and
cannot get to the
shops**

I would like to thank you and your team for such fantastic support for our mutual clients. Each and every one of them have been touched by your kindness and compassion in these troubled times. I have reached out to many foodbanks in our local area and you outshine them all! Going over and above to ensure that everyone receives the food they need. A very big heartfelt thank you!!

Album

1. ESOL and IT Sessions

Some of the Learners at ESOL Classes



IT Session



International Women's Day March 2022



Refreshments provided by ACCM (UK) and some of the Elderly attending our event in May and July 2022



ACCM (UK) staff member in the middle with participants at Older People and Community Event

More information and photos can be found on our website
www.accmuk.com

<https://twitter.com/ACCMUK>

https://twitter.com/ACCMUK/status/1502253233615646723?s=20&t=qe3_afiv3L8P81l8ZQ1gMw

https://twitter.com/ACCMUK/status/1503330289153724422?s=20&t=qe3_afiv3L8P81l8ZQ1gMw

https://twitter.com/ACCMUK/status/1503059831019687937?s=20&t=qe3_afiv3L8P81l8ZQ1gMw

Or can be requested by contacting us at info@accmuk.com
or 01234 356910.

FUNDED AND SUPPORTED BY:



Queens Park and Cauldwell Ward Councillors

Kempston Town Council

AND MANY MORE



ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2022

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Bukola Gagar CHAIRPERSON

Tarsim Lal Kalyan TREASURER

Gurdeep Sanghera SECRETARY

REGISTERED OFFICE

3a Woburn Road
1st Floor, Suite B
Bedford
MK40 1EG

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

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ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2022.

Principal activities, objects and organisation:-

The principal activities and objectives of the charity are the relief of poverty and sickness, the advancement of education, the preservation and the protection of good health among ethnic minorities in England and Wales and other parts of the world. In setting these objectives the trustees have considered the Charity Commission's general guidance on public benefit. The charity is constituted as a company limited by guarantee and is therefore governed by its memorandum and articles of association.

Directors' and Trustees' Responsibilities

Company and charity law require the trustees to prepare financial statements for each accounting period which give a true and fair view of the state of affairs of the charity and of the income and expenditure. The trustees are required to:-

Select suitable accounting policies and then apply them consistently. 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.

The directors and trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for the prevention and detection of fraud and other irregularities.

Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

The Statement of Financial Activities shows net resources of £36330 for the year. Reserves amount to £79778 of which £62108 lie in restricted funds committed to specific purpose.

Risk Management

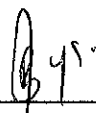
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

All directors of the company are also trustees of the charity. There are no other trustees. All the trustees retire at the forthcoming Annual General Meeting but are eligible for re-appointment. The trustees may appoint a person as a trustee to fill a vacancy or to act as an additional trustee.

This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 16/09/2022 and signed on its behalf by:-



Bukola Gagar Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31st May 2022 as set out on pages 4 to 9 and you consider that the company is exempt from audit,

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

08/08/2022

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	32771	109010	141781	129338
Fees and Bank Interest				
Total Incoming Resources	<u>32771</u>	<u>109010</u>	<u>141781</u>	<u>129338</u>
Resources Expended:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	143	11608	11751	13116
Management & Administration				
Office Rent and Services	2569	6102	8671	5157
Salaries	31227	40431	71658	70567
Training	167	0	167	0
Accountancy and professional fees	1085	4121	5206	5178
Volunteer Expenses	80	0	80	175
Travel & Subsistence	0	4	4	96
Consultancy	740	1300	2040	0
Administrative	1840	3077	4917	5575
Subscription	53	313	366	745
Bank Charges	97	78	175	838
Staff Miscellaneous	90	326	416	0
Depreciation	0	0	0	181
Total Resources Expended	<u>38091</u>	<u>67360</u>	<u>105451</u>	<u>101628</u>
Net (Expenditure)/Income				
For the Year	-5320	41650	36330	27710
Total Funds 1st June 2021	<u>22990</u>	<u>20458</u>	<u>43448</u>	<u>15738</u>
Total Funds 31st May 2022	<u>17670</u>	<u>62108</u>	<u>79778</u>	<u>43448</u>

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

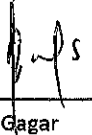
BALANCE SHEET AS AT 31ST MAY 2022

	Notes	2022 £	£	2021 £	£
Fixed Assets	3		0		0
Current Assets					
Bank A/C		80578		44504	
Cash		<u>1000</u>	<u>81578</u>	<u>744</u>	<u>45248</u>
			81578		45248
Creditors: Amount falling due within one year	4		1800		1800
Net Current Assets			<u>79778</u>		<u>43448</u>
Net Assets					
Income Funds					
Unrestricted Income funds			17670		22990
Restricted Income funds	5		62108		20458
Total Funds			<u>79778</u>		<u>43448</u>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 May 2022. The Members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2022 in accordance with Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for:-

- Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 to financial statements, so far as applicable to the company. The accounts have been prepared in accordance with companies with the special provisions of part 15 of the Companies Act 2006 relating to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors on 16/09/2022 and signed on its behalf by:-



Bukola Gagar Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared under the historical cost convention and in accordance with the applicable United Kingdom Reporting Standards, the Charities Act 1993, and the Accounting and Reporting by Charities-Statement of Recommended Practice (SORP 2005).

Grants receivable

Grants in respect of revenue items are written off to the income and expenditure account in the period to which they relate. Grants in respect of specific projects are credited to a restricted fund, against which relevant expenditure is charged. Grants are not recognised as receivable until all conditions for receipt have been met. Where donor imposed restrictions apply to the timing of the related expenditure, as a pre-condition for its use, the grant is treated as deferred income until those restrictions are met. Grants relating to fixed assets are credited to a restricted fund on the income and expenditure account from which amounts are released to revenue over the same period as the depreciation period of the relevant assets.

Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2022

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £109010

2) Net (expenditure)/Income for the year	2022
	£

This is stated after charging:-

Accountants remuneration	1800
--------------------------	------

2b) Staff Costs and Numbers

Salaries and Wages	71658
--------------------	-------

No employee earned more than £60000 per annum (2021-nil).

3) Tangible Assets

	Equipment	Furniture	Total
	£	£	£
Cost	0	0	0

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2022

4) Creditors – Amounts falling due within one year	2022
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources				
	Balance at 01/06/21	Incoming	Outgoing	Balance at 31/05/22
	£	£	£	£
Bedford Borough Council	0	22470	22470	0
Office of Police and Crime Commissioner	15558	0	15558	0
Bedford Borough Council - Covid	0	11800	4524	7276
Allen Lane Foundation	250	0	250	0
Screwfix	4650	0	0	4650
The Panacea Charitable	0	9500	5752	3748
Compass CIC	0	45700	4510	41190
SEMLEP	0	6238	2957	3281
Solance and Labyrinth Women's AID	0	13302	11339	1963
TOTAL	20458	109010	67360	62108

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2022, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jude Egemole

Dated: 08/08/2022

Egemole & Co Accountants

29 Mansfield Road

S12 2AE



ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2022

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

COMPANY INFORMATION**DIRECTORS AND TRUSTEES**

Bukola Gagar CHAIRPERSON

Tarsim Lal Kalyan TREASURER

Gurdeep Sanghera SECRETARY

REGISTERED OFFICE

3a Woburn Road
1st Floor, Suite B
Bedford
MK40 1EG

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

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ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2022.

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Directors' and Trustees' Responsibilities

Company and charity law require the trustees to prepare financial statements for each accounting period which give a true and fair view of the state of affairs of the charity and of the income and expenditure. The trustees are required to:-

Select suitable accounting policies and then apply them consistently. 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.

The directors and trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for the prevention and detection of fraud and other irregularities.

Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

The Statement of Financial Activities shows net resources of £36330 for the year. Reserves amount to £79778 of which £62108 lie in restricted funds committed to specific purpose.

Risk Management

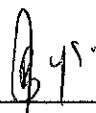
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

All directors of the company are also trustees of the charity. There are no other trustees. All the trustees retire at the forthcoming Annual General Meeting but are eligible for re-appointment. The trustees may appoint a person as a trustee to fill a vacancy or to act as an additional trustee.

This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 16/09/2022 and signed on its behalf by:-



Bukola Gagar Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31st May 2022 as set out on pages 4 to 9 and you consider that the company is exempt from audit,

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

08/08/2022

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	32771	109010	141781	129338
Fees and Bank Interest				
Total Incoming Resources	<u>32771</u>	<u>109010</u>	<u>141781</u>	<u>129338</u>
Resources Expended:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	143	11608	11751	13116
Management & Administration				
Office Rent and Services	2569	6102	8671	5157
Salaries	31227	40431	71658	70567
Training	167	0	167	0
Accountancy and professional fees	1085	4121	5206	5178
Volunteer Expenses	80	0	80	175
Travel & Subsistence	0	4	4	96
Consultancy	740	1300	2040	0
Administrative	1840	3077	4917	5575
Subscription	53	313	366	745
Bank Charges	97	78	175	838
Staff Miscellaneous	90	326	416	0
Depreciation	0	0	0	181
Total Resources Expended	<u>38091</u>	<u>67360</u>	<u>105451</u>	<u>101628</u>
Net (Expenditure)/Income				
For the Year	-5320	41650	36330	27710
Total Funds 1st June 2021	<u>22990</u>	<u>20458</u>	<u>43448</u>	<u>15738</u>
Total Funds 31st May 2022	<u>17670</u>	<u>62108</u>	<u>79778</u>	<u>43448</u>

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

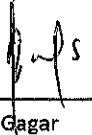
BALANCE SHEET AS AT 31ST MAY 2022

	Notes	2022 £	£	2021 £	£
Fixed Assets	3		0		0
Current Assets					
Bank A/C		80578		44504	
Cash		<u>1000</u>	<u>81578</u>	<u>744</u>	<u>45248</u>
			81578		45248
Creditors: Amount falling due within one year	4		1800		1800
Net Current Assets			<u>79778</u>		<u>43448</u>
Net Assets					
Income Funds					
Unrestricted Income funds			17670		22990
Restricted Income funds	5		62108		20458
Total Funds			<u>79778</u>		<u>43448</u>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 May 2022. The Members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2022 in accordance with Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for:-

- Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 to financial statements, so far as applicable to the company. The accounts have been prepared in accordance with companies with the special provisions of part 15 of the Companies Act 2006 relating to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors on 16/09/2022 and signed on its behalf by:-



Bukola Gagar Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared under the historical cost convention and in accordance with the applicable United Kingdom Reporting Standards, the Charities Act 1993, and the Accounting and Reporting by Charities-Statement of Recommended Practice (SORP 2005).

Grants receivable

Grants in respect of revenue items are written off to the income and expenditure account in the period to which they relate. Grants in respect of specific projects are credited to a restricted fund, against which relevant expenditure is charged. Grants are not recognised as receivable until all conditions for receipt have been met. Where donor imposed restrictions apply to the timing of the related expenditure, as a pre-condition for its use, the grant is treated as deferred income until those restrictions are met. Grants relating to fixed assets are credited to a restricted fund on the income and expenditure account from which amounts are released to revenue over the same period as the depreciation period of the relevant assets.

Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2022

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £109010

2) Net (expenditure)/Income for the year	2022
	£

This is stated after charging:-

Accountants remuneration	1800
--------------------------	------

2b) Staff Costs and Numbers

Salaries and Wages	71658
--------------------	-------

No employee earned more than £60000 per annum (2021-nil).

3) Tangible Assets

	Equipment	Furniture	Total
	£	£	£
Cost	0	0	0

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2022

4) Creditors – Amounts falling due within one year	2022
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources				
	Balance at 01/06/21	Incoming	Outgoing	Balance at 31/05/22
	£	£	£	£
Bedford Borough Council	0	22470	22470	0
Office of Police and Crime Commissioner	15558	0	15558	0
Bedford Borough Council - Covid	0	11800	4524	7276
Allen Lane Foundation	250	0	250	0
Screwfix	4650	0	0	4650
The Panacea Charitable	0	9500	5752	3748
Compass CIC	0	45700	4510	41190
SEMLEP	0	6238	2957	3281
Solance and Labyrinth Women's AID	0	13302	11339	1963
TOTAL	20458	109010	67360	62108

ACCM(UK)

Financial Statement for the Year Ended 31st May 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2022, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jude Egemole

Dated: 08/08/2022

Egemole & Co Accountants

29 Mansfield Road

S12 2AE

ACCM (UK)

England & Wales - Charity number 1128904

Accounts

ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2020 to 31ST MAY 2021

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Charity Number: 118904

Company by Guarantee Number: 06584024

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HIGHLIGHTS FROM THE CHAIR

This year has been different for the Charity and its users. The emergency of Coronavirus (COVID-19) changed the way the Charity operated and the lives of our beneficiaries / users beyond what we initially anticipated we would do or achieve or benefit.

The success of ACCM (UK) in 2020 to 2021 was challenging as demand for our services remained high and increasing especially by telephone due to lockdown. There is also continued commitment and passion by fellow Team of Trustees, staff and volunteers working hard through lockdown continuing to engage and reaching out to hard to reach communities, professionals and service providers during these Covid-19 lockdown difficult times.

Despite coronavirus (Covid-19) lockdown the Charity continued to be open to our vulnerable users after implementing extensive PPE facilities and services. adapted very quickly to ensure that support for most vulnerable continued in the form of providing essential and food items targeting BAME and especially elderly due to their special dietary needs.

The highlight of the June 20 and May 21 is the Charity being nominated by Bedford Citizens and winning Movement for Good Award in June 2020. Details can be read at the end of the Report.

As Chair, during Covid-19 lockdown I decided to have a hands-on support to the Charity by taking up the sorting and packaging food parcels, managing and allocating volunteer drivers. This gave me inside in how the Charity operates in reaching out to our Users. This responsibility took place up to end of May 2021 when it was reviewed to end the programme as covid-19 lockdown had eased and people were now able to go out and about.

As Chair I am proud of ACCM (UK) reaching this milestone during this period of lockdown and the Charity did very well in raising relevant funding to continue supporting our most vulnerable users old and new especially with food parcels, counselling and reaching out to ensure they were okay to reduce isolation and anxiety. I am also proud of its operations, progress made and continuing growth in delivering services, its strength and health is due to the leadership of the Director, support and inspiration of her team of staff, volunteers, users, supporters and funders.

We are particular very grateful to the Bedford Borough Council supporting the Charity with provision of office premises. Covid-19 lockdown has meant that we have not been able to move and take over Cauldwell Community Centre as it had to be closed for operation during lockdown. We hope that as lockdown eases with the support of the Council refurbish the Centre ready for opening to use by the community and other organisations.

On behalf of my fellow Trustees, I would like to thank the Director, staff, volunteers, users and supporters and most importantly our funders especially Awards For All, Bedfordshire Office of Police and Crime Commissioner, Allen Lane Foundation, The Harpur Trust, ScrewFix, I and Bedford Borough Council, who have made it possible for the project to continue being successful. I look forward to committing myself as Chair and serving ACCM (UK) for another successful and fulfilling year.

Tarsim Lal Kalyan
Chair / Director

OUTPUTS AND MILESTONES

Social and Personal Skills
Development Project
24 learners

ESOL Lessons
20 learners

HBP / T2Diabetes CheckUp
Programme
32 attended

Supported with food
Parcels 3,300 individuals
from 982 households

Promoting Organ Donation
Over 6,440 reached via So-
cial Media and 200 at town
Centre stall

Received 330 telephone
calls and emails for infor-
mation, chat and
reassurance

ONE TO ONE SUPPORT

Domestic Violence 71 cases

FGM 5 cases

Sexual Abuse 15 cases

Legal Advice 17 cases

Social benefits/No recourse to Funding

Housing / Benefits 25 cases

Counselling 35 cases

Multiple Issues 24 cases

Mental Health 52 cases

11 cases

TOTAL Beneficiaries 10601

Highlight of the Year

Five Bedford-based charities scoop their share of £1m Movement for Good funding

The awards, set up by specialist insurer Ecclesiastical, will see a total of £1million given to charities across the UK this summer. Members of the public were invited to nominate causes close to their hearts, with 500 awards of £1,000 available for donation.

ACCM (UK), Autism Bedfordshire, Bedford Foodbank, Bedford Area Schools Christian Support Trust and Smart Criminal Justice Services are the local charities set to benefit from the money, following overwhelming public support in the county.

More than 750 kind-hearted residents voted for a total of 29 charities across the region. Sarah McCulloch of ACCM (UK) told the *Bedford Independent*, "ACCM (UK) is a charity set up in 2008 to tackle health inequalities and all forms of abuse to improve and make a difference to the lives of Black Asian and Ethnic Minority (BAME) and other vulnerable people in Bedford and surrounding areas.

"Winning the Movement for Good Award means a lot to our users who benefit from our services especially during this Covid-19 difficult times.

"This award will enable us to continue providing essential service to our users. We are very grateful to our funders, supporters and users who continue to support us.



ACCM (UK) staff and trustee Celebrating the Movement for Good Award - with essentials and food items to be delivered to users in need

See Index for full article in Bedford Independent Newspaper

About Covid-19 Pandemic and What we did

This pandemic that arrived so unexpectedly in March 2020 caused a lot of concerns and issues for people who were already disadvantaged. The pandemic amplified issues of food insecurity, though they have been around for many years, has often been hidden amongst Black Asian and Minority Ethnic people. It has also tipped people who were just getting by or managing over the food poverty line.

Despite coronavirus (Covid-19) lockdown, the Charity adapted very quickly to ensure that support for the most vulnerable continued in the form of providing essential and food items targeting BAME and especially elderly, as this group was identified as most at risk due to lockdown.

For ACCM (UK) since June 2020, the most visible impact of Covid-19 has been the rise in dependency on the services that the Charity provides. What we have seen is that some of our users we thought were OK, and many more, were struggling on their small or no personal income and unable to afford the basics like food. This, in particular, has been more visible amongst BAME elderly people and White British men majority of them homeless. We saw an increase in young African families seeking support when main bread winner was employed on zero hours, lost their jobs without furlough. This group has never needed or sought support before.

Although food poverty had been in existent before covid-19, according to the *Trussell Trust Report: Building Evidence on Poverty, Destitution, and Food Insecurity in The UK, May 2021*; The UK's biggest food bank network; showed that 89% more food parcels were handed out during pandemic, compared with before April 2019. A similar argument can be said for Bedford Borough, as the ACCM (UK), Council, Bedford Food Bank, Faith Centres, YMCA and more agencies were providing food and essential items to families and individuals that had not happened before in Bedford.

This new demand has put a lot strain on ACCM (UK) as we had to divert funds from other activities to purchase specialised BAME food items to meet specific dietary needs that other food providers were not providing in Bedford. These included, for example, chapatti flower, rice, lintels, tomato sauce, pasta, and beans.

Food insecurity is often the consequence of underlying economic and social issues that have been laid bare by lockdown. As a Charity we have worked for over ten years to tackle health inequalities targeting BAME communities in Bedford, and the problems that have now come to light such as elderly suffering food poverty or young African families struggling, but never coming forward for help reinforces our view that BAME communities, especially elderly, often fare worse when such a situation arise. Research undertaken between 19th March and 4th April 2020 by The Ubele Initiative around England, confirmed our own experiences on the impact of Covid-19 to BAME communities. Research has also shown that people from deprived and disadvantaged areas, majority of them BAME people, if they caught covid-19 were twice as likely to die of the virus than those in wealthy areas. Also research shown that majority of BAME were also suspicious about vaccines and take up has been very low.

Our local Faith and Community Leaders have been so supportive, especially in referring elderly and young families for food parcels. What we have also found is that BAME elderly and young African families have strong cultural and religious beliefs in view of receiving something they call 'FREE'. They align any unsolicited help as taboo, humiliation and demeaning to their community status. Often, these elderly and young families prefer to pay off bills and rent to keep a roof over their heads but have little to eat. Covid-19 pandemic has made it more difficult for them to hide this anymore. Through support from Faith and Community Leaders we have had more referrals and support accepted graciously.

What we did to support our users?

Majority of our outreach work that involved organising group sessions were all put on hold. Instead, we adapted our work to providing one to one support, advice and information either in (COVID-19 safe settings) person or by telephone or email.

a) Essential and Food Items Programme:

We teamed up in partnership with Social Education Voluntary Association (SEVA) Trust UK, Bhagwan Valmik Sabha Bedford, British Ravidassia Heritage Research Group to develop the Bedford BAME Essential and Food Items Programme. Essential items included washing up liquid, toilet paper, kitchen towel, toothpaste; food items included rice, beans, tinned vegetables, long life milk, orange juice, cereal, pasta and pasta-sauce, cooking oil, chapatti flour, lentils, beans, bread and many more are required.

Without support from Awards for All, Bedford Borough Council, The Harpur Trust, Allen Land Foundation and many other local Charities and individuals, we would have found it impossible to support our local community.

We applied for Public Food Provision Licence form the Bedford Borough Council. Upon inspection we scored 5 (top marks) in Food Hygiene Rating and secured authorisation from the Food Standards Agency in April 2020.

To ensure we provided appropriate food items we collected personal information that included:

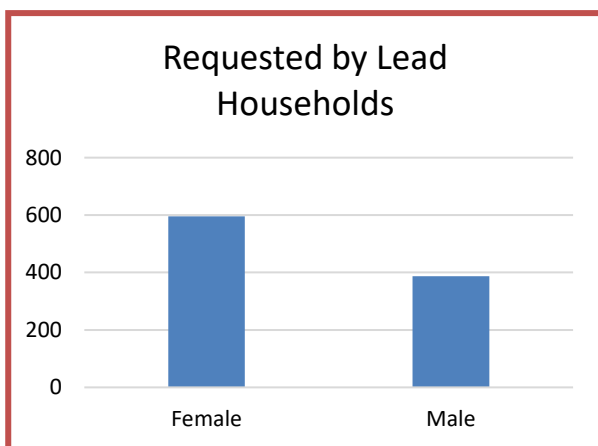
- Ethnicity – so we know what food types to provide.
- Gender of lead person in household for contact and contact details.
- Faith or Religious beliefs - ensure we provide appropriate food items.
- How many people in household (adults and children?) – ensure we provide enough food to last them through the week.
- Address for delivery with post code
- Our newly recruited 14 delivery Volunteer Drivers, who responded to our publicity, were given proper instructions for follow to comply with national and local COVID-19 guidelines to make sure they and the parcel recipients were not at any risk. Volunteers were (are) provided with adequate PPE – (hand sanitising gel, surgical gloves, face masks, high vis jacket, and ID badge) to enable them to do their work safely

From June 2020 to end of May 2021 we had delivered food and essential items to **3,300** individuals in 982 households.

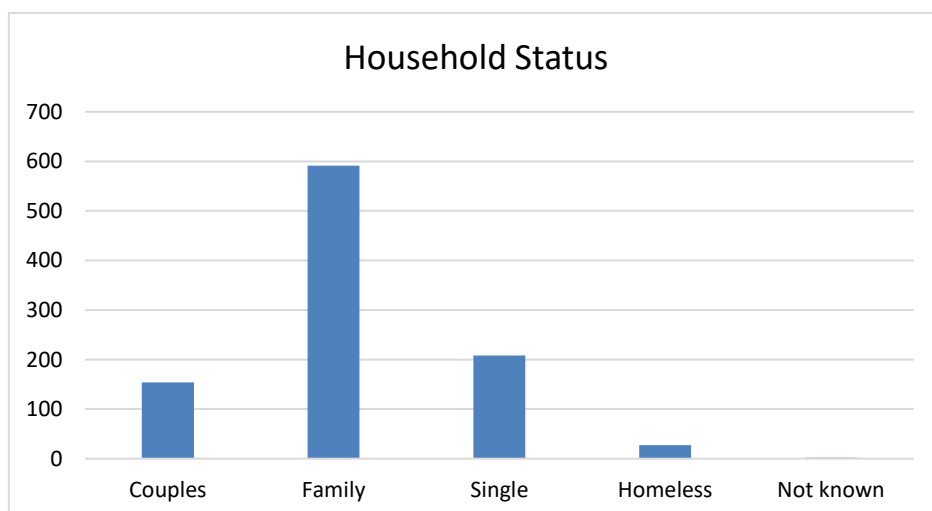
This programme, after review in April 2021, was ended on 1st May 2021 as services had come back to normality and people were able to get back to work or go shopping.

Outcome and Results: Data and Charts

Request by Gender:



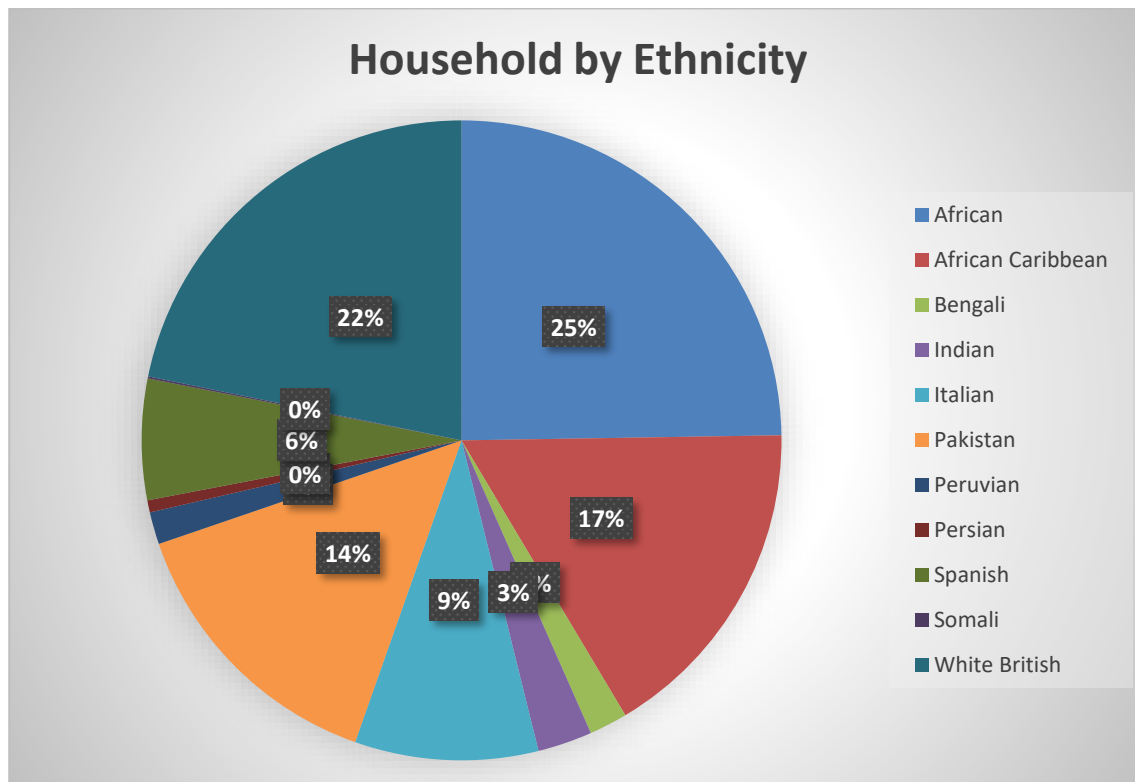
Status of recipient Table	Total	
Couples	154	16
Family	591	60
Single	208	21
Homeless	27	3
Not known	2	0
Total	982	



Request by Post code

	Total	%
Address withheld	5	0.5
Luton	1	0.1
MK40	487	49.6
MK41	71	7.2
MK42	302	30.8
MK43	61	6.2
MK44	2	0.2
MK45	2	0.2
MK46	2	0.2
MK47	1	0.1
NN10	7	0.7
Stevenage - SG1	14	1.4
Homeless	27	2.7
Total	982	

Request by Ethnicity:



Supporting other Organisations with food and other items

We were grateful to also be provided by many items by the Council to help distribute to other organisations and users.

We provided food and other items to the following:

Food and other items to Dine With Us Community Larder Feeding based on Greyfriars for those in need. Manager David, was grateful and said how the items will go along way to feed those most vulnerable:

Dine with Us Community Larder Feeding



Items donated to Dine With Us Community Larder Feeding, Supporting Anyone in Need, Greyfriars Bedford.

Some of the items were sanitary hygiene items for girls and women. Most important we were able to provide thousands of sanitary hygiene items to Mark Rutherford School, SSG and Faces who were also grateful. The items to Mark Rutherford School were a carload.





SSG



Faces



Feedback from Food Parcels Beneficiaries

88-year-old lady, English from Bedford called us to say she said Thank You very much for the delivery; she was speechless how grateful she was for the food parcel.

Thank you so much for all your help the box of food is amazing wouldn't know what to do without it, thank you so much without it we were going without food thank you

Each one of them have been touched by your kindness and compassion in these troubled times. I have reached out to many food banks in our local area and you outshine them all! Going over and above to ensure that everyone receives the food they need. A very big heartfelt thank you! Kind regards Sandra Pierce

I am a victim of domestic violence I was in need ACCM (UK) helped and supported me with housing and food parcel. Thank you

**My Italian Father-in Law is particular about his sauce for his pasta. And of all food parcels we have received only ACCM (UK) had the real tomato sauce for him.
Thank you.**

I am pleased to let you know that both residents were happy with the parcels and were thankful for your help at the difficult time.

Presentation House Staff

I am a single parent and was struggling with food and you have saved our lives and kept us healthy with food.

THANK YOU ACCM UK FOR THE HARD WORK AND SUPPORT. THE PARCELS ARE MUCH NEEDED AND APPRECIATED

Promoting Covid-19 Prevention and Vaccine to BAME Communities in Bedford

Since March 2020 ACCM (UK) has witnessed increasing need and issues of concern amongst Ethnic Minority Communities in relation to COVID -19 as many became fearful of the virus raising anxiety and depression when it became clear that Ethnic Minority Communities are more liable to be affected by the virus.

Since January 2021 there has been good news when the Oxford – AstraZeneca Vaccine was invented to help prevent the spread of the virus and limit infections or becoming seriously ill if you caught the virus.

Although this vaccine has been widely welcome it has not been the same case amongst Ethnic Minority Communities who have viewed the vaccine with suspicion due to the spread of myths and gossip through social media that has caused serious anxiety as research by [Why 72% of black Britons say they are unlikely to have the Covid-19 jab, writes SIR GEOFFREY PALMER | Daily Mail Online.](#)

At ACCM (UK) we are concerned by the low uptake of the vaccine Ethnic Minority people and will work to support Local and Central Governments and other organisations to promote the vaccine as follows:

1. Building confidence amongst Ethnic Minority Communities that the vaccine is safe
2. Eliminating or reducing hesitation towards COVID vaccine
3. Improving access to the vaccine

This work started in April 2021 reaching out to Faith and Community Leasder, Group Leaders for various African communities including Kenya, Zimbabwe, Malawi, Nigeria, Ghana, Angola and more. The Aim was to get them to mobile their communities and congregation to provide information to dispel myths and provide accurate information on the vaccine and virus that would include speakers from Public Health, NHS/CCG, and Doctors. Faith leaders to help convince their members that vaccine was safe as communities do indeed listen and trust their leaders.

By end of May, one event by the Nigerian community had been undertaken and found to be very interesting with various questions raised of concerns about the virus and the vaccine. Outcome from this event Please see link here: [Covid-19 Vaccines and Black Communities: Myths and Facts - YouTube](#)

While undertaking work with Bedfordshire OPCC on Midland Road Safer Streets Programmes ACCM (UK) was able to reach 200 households. We were able to ask all if they have had their jabs and following responses:

- All households with White British residents had had a jab
- Over 90% of Minority or migrant households said they had not and were not going to for various reasons.

This Programme is on-going to December 2021 and outcomes will be reported in next Annual Report of 2021 to 2022.

Tackling Health Inequalities

Organ Donation

This programme was started in 2019 and is crucial to increasing awareness amongst BAME communities who are often disadvantaged in getting news about changes in the law and impact of this programme. often more reluctant to donate organs. The law that changes in May 2020 is still not understood amongst BAME communities who feel that a law that makes organ donation mandatory is against their beliefs, culture, or faith. BAME communities have deeply entrenched cultural and religious beliefs about death and having parts of the body removed. We want to help change this mind set and have more BAME people donating to save more BAME people who are mostly on waiting list.

Our experiences of working with BAME communities are that majority of BAME elderly and women of Asian background may not be accessing or getting the mainstream media and government publicity about this important subject due to living in isolation or unable to understand English. Also, majority of migrant communities watch or listen to non-English media in own language that do not broadcast British news or items. It is, therefore, important to take the campaign to the communities to increase Organ Donation and the new Law to raise awareness and encourage more to signing up to donate. They also need to be aware that if they need to opt out, they can do so online on NHS Website otherwise they will be deemed to have accepted to donation regardless of what their family's views will be. The Charity will also help guide those with no IT or access to computers to access and use our IT services to sign up.

Due to Covid-19 Lockdown majority of our work on promoting Organ Donation was undertaken via social media and only one outreach event was organised in partnership with Bedford Hospital by holding a stall in Bedford town Centre. Outcomes of these events were:

Social Media Organ donation promotion and numbers of Clicks and likes:

ACCM (UK) - 1551

Bhagwan Valmik Sabha Bedford (BVS) - 560

Miracle Church Bedford - 2,361

Queens Park Mosque - 180

Ashburnham Guru Nana Ravidass Temple - 100

Sky TV Chanel 720 - International numbers – average 10,000 viewers

Outreach work – held stall in Bedford town centre – around 200 people spoke to us or took information.

Diabetes and High Blood Pressure CheckUp Pilot:

CheckUp Health (CheckUp) is a remote monitoring app that facilitates regular monitoring of health at home. Original target market was sufferers of High Blood Pressure (HBP) and Type 2 Diabetes in the United Kingdom's Black, Asian and Minority Ethnic (BAME) population, who are at high risk if Covid-19 is contracted. Black, Asian and Minority Ethnic people are much more likely to suffer from HBP/T2D. T2D/HBP increase the risk of severe Covid-19 infection in BAME patients and increase risk of death by 10%-50% (PHE, 2020). Access to the NHS or GPs by this patient group during the pandemic has been 20% lower especially as GPs and access to NHS has been impossible.

Equality and Diversity

A training workshop on equality, diversity and inclusion was completed by all members of the team. Equality and diversity policies implemented and woven within the service delivery. Equality and Diversity train the trainer course was purchased and implemented to ensure continuity of staff training within the organisation and continued risk assessment and implementation to be sustained

Small Scale Trial

After development of CheckUP Health monitor at home modules, a small-scale trial of the app was prepared and executed with 70 BAME HBP/T2D sufferers in the UK. This work package was supported by ACCM (UK) a UK based charity for BAME based in Bedford. A final virtual meeting was held to discuss the learning and experience of patients participating in trials over the course of the project towards final delivery of the app.

Engaging Stakeholders

ACCM (UK) supported patient recruitment and engagement to a total of 22 . Supported with ideas on how to reach racially diverse communities which resulted in production of content in other languages.

Was the Pilot Effective?

The CheckUp Health project and the feedback was found to be effective enough to improve the application remote monitoring modules and will be used to further address the remote health monitoring problems of wider BAME people in UK.

ACCM (UK) was able to recruit and reach 32 users in Bedford. Of whom 15 were female and 7 were male. We also 10 patients on our waiting as we ran out of kits.

Table showing Patients with:

Both Diabetes and HBP	3
HBP	2
Diabetes	17
Waiting List	10
Total	32

Gardening for Health – Our Allotments

Two allotments occupied by ACCM (UK) continue to serve the community through Gardening for Health Project.

Due to Covid-19 and lockdown majority of the ladies who continued to benefit dropped out due to fear and uncertainty of the virus and they were confused about lockdown despite that people were allowed to continue on their allotments. It was left to the Director to continue working the two allotments. The weather was very good and more harvest was achieved than planned especially spinach, herbs, carrots, pumpkins, zucchini, tomatoes, onions and sweet corn. The crops were shared between staff and users.



Seeds planted

Some of the ladies involved say they have benefited from improving their English, they are confident to go out on their own. 2 have secured part time jobs through confidence built while gardening being able to be there alone talking to strangers.



Due to Covid-19 and lockdown many of the ladies no longer wish to continue working the plots. The weather was not helpful and any crops grown were poor in comparison to previous year's harvest.

The Charity has decided to forego the allotments but hopes to return should users start to have

interest in gardening for health.

Community Radio

Due to the difficulty in finding a volunteer to help manage and run the Radio coupled with Covid-19 lockdown we have not been able to restart our plans of launching the Community Radio Station. time ACCM (UK) has yet to launch its Community Radio set up in partnership with Capital Radio FM. This is still work in progress.

Midland Road Area - Safer Streets Programme with Bedfordshire OPCC

ACCM (UK) is located in Castle Ward near to Midland Road one of Bedford Borough's crime areas. ACCM (UK) joined up with Bedfordshire Police's Safer Streets Team to promote Safer Streets Government Programme. This involved door to door knocking with questionnaire asking local people about how safe they feel in their homes and area, if they have smoke alarms, doorbells, been victims of any violence and more.

ACCM (UK) was proud to get involved in this programme as staff involved were also able to introduce the Charity to local people, speak to them about other needs that we can help with. There were issues of anxiety due to lockdown, living in isolation, families seemed overwhelmed with lockdown as children could not attend school and most importantly majority were concerned about safety at night in Midland Road area with drugs and youths hanging around being most concerns for night life.

ACCM (UK) was able to reach 200 households.

More information on OPCC - Bedford Safer Streets Project can be found at: [The OPCC checks in on residents in Bedford after successful Safer Streets project – Bedfordshire PCC.](#)

Social Skills and Development for people not in employment

Social skill and development project funded by SEMLEP and Awards for All attracted more participants than we planned for.

They were all upset when covid-19 lockdown was imposed in mid-March 2020 to end their learning. As 90% were from BAME communities they were reluctant to return even when the scheme was extended.

- We had 25 learners but some left the course early due to moving out of the area or finding paid employment.
- After Covid 19 Lockdown in March the classes had to be closed.
- We restarted ESOL and IT classes in September to November 2020 with 6 attendees in Pre-entry, 7 in Intermediate and 7 in Advanced classes.
- When Lockdown was announced again in November classes closed for Christmas break.
- In February to April 2021 ESOL and IT classes were restated using virtual ZOOM for 8 to 9 Learners.

All Learners though frustrated with Covid-19 lockdown, those with smart phones and computers were delighted to continue their learning via ZOOM. This also introduced them to new way of learning which they have not experienced before. This has also improved their use of IT for learning other using it for personal issues.

All Learners said they enjoyed the learning approach and approach used as they were easy to follow at a pace suited for everyone.

All Forms of Abuse - One to One User Analysis

"From harm to hope" Ms F

The need for us to provide support, emotional and practical, during this pandemic period was greater than even before. The community we serve is under more stress. Victims were spending all day with their abusers, there's no break as there would be when someone goes to work out of the house, there are fewer places open to seek help due to many closed due to lockdown.

What we have established is that when something like Covid-19 or pandemic hits and there is lockdown, the impact trebled for victims of abuse.

For migrant victims, the problems were even worse as they have no recourse to funding, lack of speaking or understanding English made their position even harder, for people whose lives were already complicated. Covid-19 is another problem stacked on top of many others, and often intensifies existing issues as service that would help them such as Home Office or legal advisers or temporary accommodation are not operating fully and most cases, they were not seen as a priority.

Fear about immigration status or being separated from their children has also deterred people from getting help or the care they need.

There is also lack of knowledge of how the system works or fear of involving authorities as it may make their challenging situation even worse has made it difficult for victims to seek help or flee.

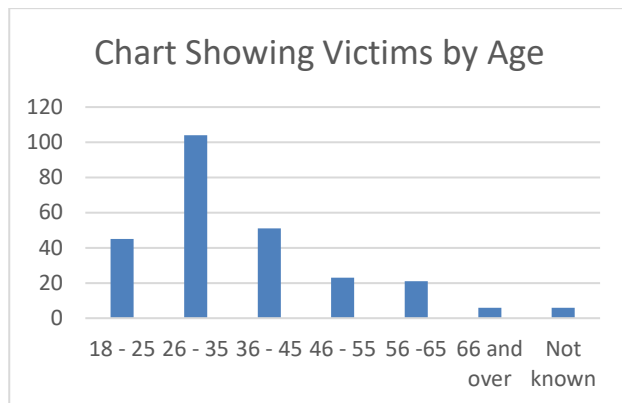
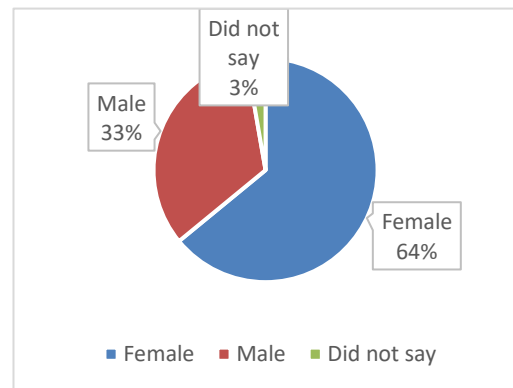
The one-to-one connections and approach fostered by the ACCM (UK) has been vitally important during Covid-19 lockdown. The following work has been undertaken to support victims of all forms of abuse:

- *Majority, 71 were victims of domestic violence*
- *Provided telephone or face to face counselling for 35 users*
- *52 stated they suffered different form of mental health*
- *We worked closely with Bedfordshire Police, YMCA, One Housing and Bedford Borough Council to provide emergency housing for 21 victims fleeing abuse.*

Analysis of victims:

By Age	Total	%
18 - 25	45	18
26 - 35	104	41
36 - 45	51	20
46 - 55	23	9
56 - 65	21	8
66 and over	6	2
Not known	6	2
	256	

By Gender



Faith	Total	%
Muslim	151	59
Hindu	21	8
Christian	64	25
Sikh	12	5
Not known/did not say	8	3
Total	256	

Victims by Race:

Race	Total	%
African/African Caribbean	25	10
White British	28	11
Pakistan	110	43
Bangladeshi	34	13
Chinese	2	1
Spanish	9	4
Arabs	8	3
Bulgarian	1	0
Indian	30	12
Unknown	9	4
	256	

- Majority of the victims were aged between 25 to 35 years old.
- 43% were of Pakistan origin
- 59% were of the Moslem Faith

Main Reasons for visiting or Referral

Reason for Referral or Visiting ACCM (UK)	Total	%
Domestic violence	71	28
Sexual abuse	15	6
Mental Health	52	20
Modern slavery	2	1
Counselling	35	14
Information / support	10	4
FGM	5	2
HBV / FM	4	2
Children	3	1
Social Benefits / No recourse to funding	11	4
Housing	3	1
Legal	17	7
Bereavement	4	2
Multiple reasons	24	9
	256	

Victims' voices heard:

Many victims have said to us that:

**No one else calls me to ask me if I am okay or my children are okay except ACCM (UK).
Mrs KH**

**I miss my family and friends but I am safe now.
AK**

Thank you so much, you have saved our lives the children are so happy as they go to bed with a tory instead of shouting

***ACCM UK you have saved many lives including mine. If I did not have your support don't think I would be here!!
Thank you Thank you***

More Victims Responses:

- *I fled domestic violence, a friend of mine that new ACCM UK bought me to them during 2020 when we were in the start of the Pandemic.*
- *It was very difficult to find an organization that was opened; I was pleased ACCMUK was able to assist me during these difficult times.*
- *I was abused beaten; I had no where to go. Rehana /Sarah from ACCMUK helped report to police, find m a refuge ACCMUK-Rehana gave me one to one support during the pandemic Sarah helped with the DV concession as I was abused, I got help with benefit and when I got my settlement. I was supported to learn English Rehana helped me with my cv and find a job.*
- *I am very happy and feel safe, I am very thankful to ACCMUK especially Rehana/ Sarah. Thank you.*
- *I am a victim of Sexual abuse I had seen no light at the end of the tunnel until I was referred by the Bedfordshire police to ACCM UK, I finally was supported, understood and given the one to one support, after receiving counselling from ACCM UK I have started to overcome the trauma, great help with food parcels, housing, one to one support during covid, I am ever so much thankful.*
- *I was forced to marry my cousin abroad When I come back I got in touch with ACCM UK who helped me report this crime and protect me by getting a forced marriage protection order, I was helped with legal aid and costs involved, I was helped to flee safely to a safe home where now I am comfortable and having one to one support over the phone and counselling provided by ACCM UK. Thank you for understand me and the sensitive cultural issues.*
- *I was a victim of honor based violence and forced marriage I was refereed by Bedfordshire police to ACCM UK during the pandemic I was pleased I found ACCM UK who was supporting me face to face and gave all the support that was needed to rebuild my life up again. Honestly Rehana was a super star in my life she really gave me hope and supported me through my most difficult time. Thank you ACCM UK for being here for me blessed to have you.*
- *I was mentally, physically going through a traumatic time, I was referred to ACCM UK honestly after receiving support from them I see light at the end of the tunnel.*

HOMELESSNESS

“Whatever your circumstance, however you ended up on the street, you are still worth something valuable”: ACCM (UK) – May 2020 in response to one homeless user.

ACCM (UK) prior to Covid-19 ran Free Coffee Mornings in our Community Hub Monday to Friday between 10 to 12 pm. This was to provide safe place for elderly people living in isolation and homeless people to have somewhere to come, have a coffee, make friends and get support. We ran various information giving surgeries including housing, legal and benefits. We also provided counselling, organised relevant exercises, talks on nutrition and healthy eating and living well in winter activities and events.

When Covid-19 lockdown came into force, all the above services had to close. Many homeless people were left devastated with some walking outside the building hoping that we would see them and open. Although some were rehoused in a hotel under the Everyone In scheme, the users were unable to leave their rooms or go anywhere for a coffee and a meal.

But self-isolating wasn't the only issue. People without permanent accommodation are more likely to suffer from respiratory diseases, more likely to have substance abuse issues, to have mental ill-health and more vulnerable to covid-19. Many, of our homeless users, informed ACCM (UK) staff, that they left the hotel accommodation as they felt more as prisoners than being treated as people.

Over the year we supported 6 homeless people into accommodation and some are still receiving face to face or telephone counselling.

Working with Other Community Groups:

Ghanaian Family Group

This Family Group continue to grow with members now numbering over 100. We continued to support them with health talks, and information particularly on male health and vaccinations.

Another Ghanaian Group that used to meet elsewhere has now moved to use ACCM (UK)'s offices two days a week and is more Faith related to bring families together, support each other through Faith and celebrating family events.

The two groups now have good working connections.

Cameroon Community Group:

We now have the Cameroon Community using our meeting room for their community meetings and celebrations. This is important as we now support the group providing information on other subjects including parenting, health and safeguarding to enable to be aware of what is going on locally and nationally.

Challenges & Opportunities

Challenges:

Our main challenge is continuing to secure core funding in a difficult and very competitive environment plighted by Covid-19 where charities are struggling and all going for the same grant pots. Trustees and the Director are focusing on securing grants that will sustain the Charity and especially supporting staff pay to keep existing staff who are experienced and passionate about the Charity's work.

The Charity no longer has use of ground floor space and all the work has moved to first floor offices meaning that office space is now tight. With Covid-19 lockdown the year June 2020 to May 2021 we have not been able to run outreach or face to face groups activities. Closing the Community Hub opening has been a challenge to those most vulnerable. The covid-19 lockdown was very upsetting for these users as majority had nowhere to go and they would walk outside the office hoping for a chance opening to let them in.

Covid-19 has also seen an increase in victims of domestic abuse as abusers are now staying at home 24/7 putting victims at risk of abuse on a daily basis. The victims have told us it is difficult to flee when the abuser is watching them or taking more interest in their movements or who they are talking to on the phone. When Lockdown was eased in September 2020 we saw more victims coming out for support than from June to August 2020. We are anticipating an increase in victims fleeing when covid-19 lockdown is eased, and victims get the opportunity to get out and seek help. With limited resources and staff capacity, it will not be easy to meet these needs. We are grateful to the Office of Police and Crime Commissioner for providing relevant funding to support victims of abuse.

We hope some of our existing main Funders, such as Awards for All, Allen Lane Foundation, Bedfordshire Office of Police and Crime Commissioner, Panacea Foundation, Wixamtree and other Trusts including the Harpur Trust in Bedford will continue to support our work. The current funding environment is very competitive and challenging but we have hope and determination to succeed in the interest of our users.

As many small Charities around Bedfordshire are going through the same problem of finding dynamic and expert Trustees to improve their Governance, ACCM (UK) is going through the same. We need to recruit at least three more Trustees to help take the Charity forward to another 10 ten years especially when we move to our location in Cauldwell.

We were offered Cauldwell Community Centre by the Council 2019, but the Council had not managed to provide relevant Lease details until March 2020. This was when Covid-19 Lockdown came into force. This meant that we never had the opportunity to move to the Centre as it had to close. During Covid-19 lockdown closure the Centre was broken into three times, and work has not been done around the Centre making it fall into disrepair. This will be a huge challenge, not just for the Council, but for ACCM (UK) to secure relevant funds to refurbish the Centre to make it fit for the purpose. The ever changing Covid-19 Government Guidelines have been a challenge

Opportunities:

The Year 2020/21 as highlighted above was busy, reaching out to meet the needs of the most vulnerable, despite the challenges brought about by coronavirus. We continue to work closely with our partners, including, Health Watch, Bedfordshire Police, Office of Police and Crime Commissioner, Bedford Borough Council Councillors and staff from different departments including housing, properties, safeguarding and public health, Bedford Hospital, various GP surgeries, NHS CCG and diverse community organisations.

The Year 2020 to 2021 was the year when the Charity decided to review its Policies and Governance to ensure every Policy is up to date and that we were operating within current laws and processes. We were also able to recruit two new Trustees and one original Trustee who started with the Charity in 2008 sadly retired and left to live overseas. The Charity was grateful to her for her service. It is now time to look for new Trustees to take the Charity forward to the next five years.

Lockdown has provided many challenges especially as how to reach those living in isolation or have not smart phone or access to internet and computer. We have now established our ZOOM facilities to start providing online eLearning, meetings and providing counselling. We are now looking for donations of at least 10 laptops that we can hire out to learners or users to enable them to access our services.

Local Community and Religious Leaders are now familiar with our work supporting and promoting whenever requested despite Covid-19 lockdown. Our partnership work and networking continued during difficult times as Faith and Community Leaders were able to refer vulnerable people, especially elderly and young families to us for support with food parcels and counselling. They also made various announcements for about Organ Donation programme, food delivery, covid-19 vaccination programme. This was important in reaching out to everyone during lockdown especially if they did not speak English.

Our partnership working and networking has all been put on hold due to the fact that we are unable to organise outreach events together. However, we did manage to undertake work on Safer Streets with Bedfordshire Police. Majority of our meetings to catch were with ZOOM / TEAMS. We will continue to work closely with in partnership with Bedfordshire Police on future programmes supporting victims of all forms of abuse especially domestic violence that they funds.

We await the end of Covid-19 lockdown so we can make our office move to Cauldwell Community Centre. Our plans are to better serve the needs of the community and become self-sustaining so we are not dependant on grant fundings. This will need a grant to expand office space and improve the hall to conference standards to be able to generate income out of hiring them. We are working closely with the Council to get some work started during covid-19 lockdown in preparation to moving and reopening the Centre in the New Year.

Move to Cauldwell Community Centre will bring increasing demand for our services. This will include developing new services and programmes targeting new communities in Cauldwell and Kingsbrook, Wards that are most deprived. This is due to high prevalence of loneliness, isolation, unemployment, all forms of abuse, to name but a few will bring their own challenges

ACCM(UK) Finances & Grants

Financial Statement for the Year Ended 31st May 2021

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£
Incoming Resources					
Activities in furtherance of the Charity's objects				129,338	66,431
Grant Receivable		33,875	95,463		
Fees and Bank Interest					
Total Incoming Resources		33,875	95,463	129,338	166,431
Resources Expended:					
Cost of activities in furtherance of Charity's Objects					
Direct Charitable Expenditure		3,761	9,355	13,116	31,211
Management and Administration					
Office rent and services		742	4,415	5,157	13,412
Salaries		3,344	67,223	70,567	18,210
Training		0	0	0	125
Accountancy and professional fees		715	4,463	5,178	1,800
Volunteer Expenses		0	175	175	150
Travel & subsistence		20	76	96	1,209
Consultancy		0	0	0	1,030
Administrative		1,027	4,548	5,575	5,396
Subscriptions		170	575	745	13
Bank Charges		95	743	838	188
Staff Miscellaneous		0	0	0	18
Depreciation		181	0	181	244
Total Resource Expended		10,055	91,573	101,628	73,006
Net (Expenditure/Income)					
For the Year		23,820	3,890	27,710	-6,575
Total Funds at 1st June 2016		-830	16,568	15,738	22,313
Total Funds 31st May 2017		22,990	20,458	43,448	15,738

Our plans for next Year

In the last year our users have informed us that we have done a brilliant job in being there for them especially during Covid-19 lockdown. For the next year June 2020 to May 2021 our priorities will be:

Securing new core funding and other grants including own fund raising methods to sustain the Charity

Working in partnership with Bedford Borough Council to make our move to Cauldwell Community Centre a reality in anticipation of ending of Covid-19 Lockdown for community centres.

What we have learned from the unexpected Covid-19 pandemic and focus on what to do better in future pandemics

More focus on BAME and especially elderly who have fared poorly under covid-19 to improve health and wellbeing awareness and access to statutory health services

Prioritise mental health and access to services in particular amongst BAME and hidden elderly people

Homelessness – make Community Hub more accessible dependent on Covid-19 lockdown Government and Local Guidelines

Domestic violence, sexual abuse and illegal harmful traditional practices

Recruitment of volunteers including new Trustees

Staff & Volunteer Musings

ACCM (UK)'s success during this difficult year of 2020 to 2021 operations have been due to its staff and volunteers commitment and passion for what they do with strong support of a team of Trustees.

The Charity has managed to keep its 4 paid staff who have continued to provide support to users during Covid-19 difficult times. We managed to recruit new Volunteers who helped with food deliveries but now that the food parcel services has ended, they have completed their work. Despite this some have remained and offered to continue volunteering as and when required. Currently due to lockdown and virus spreading the Charity has limited the use of volunteers to minimise spread of virus at the office.

Jimena Galeno
Administrative Officer

Opening Doors!

What a year it's been, a year like never before!!; affecting us all in different ways. Despite the difficulties of having to deal with challenges thrown at us by the pandemic we were able to continue helping those in need. As a small team we feel proud of the support we gave, showing compassion, uplifting lives and connecting even more with the community.



Delivering food parcels to those in need living in the Borough and the outskirts of Bedford was a rewarding experience for me, it was nice being able to motivate them talking to them in times there just wanted someone to listen, being able to help with any other problem, listen to what they want to say as some of them didn't have anyone to talk to

Proud of the multilingual ACCM (UK) staff who have been able to help service users with limited English language and I am privileged to have been able to support the Spanish speaking community with vary sensitive issues. It has become obvious that the needs of this community are on the increase, and it may well be due to the after effects of Brexit.

I felt so proud and joyful to be part of the charity, winning the Movement for Good Award which was a reward in recognition for our hard work helping those in need during the hard times. We could see that our work is appreciated and valued amongst the community.

It has been challenging to keep up with the rapidly changing Covid guidelines and our staff and volunteers had to follow strict health and safety rules which we adopted complying with ISO9001 in order to continue serving our community. Appropriate and adequate PPE was issued to provide protection for all involved in the operation.

As acknowledgment of our valuable work at grassroots level we were chosen by Locality who promoted us during the International Women's Week. I was truly gratified to be part of this project with the aim of empowering and uplifting women to do something better for themselves and their families.

Complying with local guidelines we promote Organ Donation by having an information stall in Bedford Town Centre which attracted interest from diverse community groups. This project was founded by NHSBT and was part of our initiative of raising awareness of the change in law surrounding Organ Donation. Our target community groups were BAME communities but not exclusively.

Thank You to the volunteers for their dedication, time and hard work. Thank you to Sarah, Sat and Rehana proud to be part of the team.

Rehana Kosar
Project Worker

I feel blessed to be able to give my feedback for the challenging 2020/2021, for me this year has had a lot of challenges like everyone else, everything has changed how we have to operate and work to support people in need.

I am very proud of the work myself and my team at ACCM UK delivered to help those in need.

This year again there has been a very high number of DV/HBV/SA cases, I feel honoured and pleased that I was able to once again successfully supported those that we suffering and have had to support our victims out of hours with the support of Bedfordshire police.

Video messages for ACCM UK services again as previous years were reinforced in different languages informing the public on many platforms if support is needed we are open and here to support in this challenging difficult period of time.



Tackling health and inequalities

- I have supported Public health promoting covid 19 vaccine, with the support of religious leaders we were able to promote covid 19 vaccine through radio which messages went out to 1000's of home raising awareness .
- We run a project with Check up to support members of the public manage their diabetes and blood pressure, we were able to provide blood pressure monitors and Glucose monitors to help patients manage.
- Promoting counselling, we have a lot of people taking counselling sessions and many on our waiting list; therapy provided free has hugely made a difference too many lives.
- One to one support provided to those that are suffering all kind of abuse on a weekly basis and regular support on the phone.
- Supporting those in need with food parcels on a weekly basis, its been a great support for those families suffering during these difficult time, great feedback from the public

I would like to thank all our partners, funders, Cllr's, mayor, MP for supporting with the very much needed work that ACCM UK are delivering.

A huge thank you to our Trustees, my Director Sarah and sat Paul, Jimena for supporting me and the team and the volunteers it would not be possible without them. Great team Thank you!!!

Look forward to another successful year.

Navigating the rapidly changing COVID related challenges

We have not only survived but also managed to provide valuable service to the community going through the most difficult times in living memory. This year has been very different from 'norm' as we adapted to new ways of delivering wide ranging community support work.

Promoting vaccine uptake

Making good use of various channels available to us we made efforts to promote the uptake of vaccine to diverse community groups, particularly addressing the underlying reasons for BAME community's vaccine hesitancy. As this section of the community were disproportionately affected, we actively encouraged people from the BAME communities to come forward and get vaccinated to protect themselves and their loved ones, at the same time raising awareness of how to prevent the spread of the virus.



High Blood Pressure / T2Diabetes Self-Mentoring

With the drastic reduction in GP and hospital appointment availability we realised that type 2 diabetes patients needed alternative monitoring method to prevent health deterioration. We teamed up with a Midlands based organisation 'CheckUP' and provided (FREE) BP machines and Glucose monitoring kits enabling our local patients to monitor their health at home and send us their results to be reviewed by a GP who would phone them if they needed medical assistance. This proved extremely valuable for those with language issues as our multilingual staff supported them every step of the way.

Essential Food and Toiletries

Supporting our diverse community in isolation by delivering essential food and toiletry items to their front doors during the lockdown period was demanding but gratifying. Lot of time and effort went into this operation which was jointly undertaken by ACCM(UK), Bhagwan Valmik

Sabha and British Ravidassia Heritage Foundation.

All our staff and volunteers were provided full PPE and strict Covid Safe guidelines to follow to protect themselves and those we served. Recognising the value of this work the 3 organisations were awarded a certificate of appreciation by HM Lord Lieutenant and High Sheriff of Bedfordshire.

ESOL project:

After a lot of work we managed to get some of our ESOL students to continue their learning programme online. This proved difficult as most of our learners are not IT literate but the continuity of the programme was encouraging. The ESOL project concluded with a reasonable number of learners completing the course.

Safer Streets Initiative

Supporting the Bedfordshire Police, we actively engaged in 'Safer Streets' drive. Working at ground level promoting street safety and raising awareness of resources available and how the local community can achieve better security for their home.

Service Users' Comments

Quotes from ACCM (UK)'s Users

I would just like to say a big thank you to you and your volunteers. This gratitude is for the kind support your organisation has provided to the 3 elderly people mentioned below.

My father-in-law is an old fashioned Italian and very proud but he has been moved by the support he has received from ACCM (UK) especially for not giving pasta with shop made pasta sauce but with tomato sauce instead.
Brilliant and very well thought out to meet his needs

Karan said a big thank you as I am particularly sighted and cannot get to the shops

**I am a victim of DV I was in need and ACCM UK helped and supported me
Thank you.**

I arrived in the UK end of January for arranged marriage and by end of March I had been dumped at ACCM (UK)'s door. Thank you for your support I am now safe in a refuge.

I would like to thank you and your team for such fantastic support for our mutual clients. Each and every one of them have been touched by your kindness and compassion in these troubled times. I have reached out to many foodbanks in our local area and you outshine them all! Going over and above to ensure that everyone receives the food they need. A very big heartfelt thank you!!

Album

1. Allotments

ACCM (UK) owns two Council allotments rented since 2017 when it was found that these helped users with anxiety, mental health, living in controlling home environment to have a get out, meet other people at the allotments, make new friends, share seeds, crops and most important gossip.

When we started getting homeless users attending our coffee mornings, this year we introduced them to growing your own or working on the allotments. Three of them joined initially though two have continued to attend. They prefer this to walking up and down the street or just sitting in town centre. Sharing of what has been grown such as onions, potatoes, Spinach, cabbage, tomatoes, beetroots or sweet corn has been a revelation and satisfaction to all.



2. Covid – 19 Essential and food items delivery:





3.Organ Donation Project

Town Centre





Bhagwan Valmik Temple - Bedford



Guru Gobind Singh Gurwara - Kempston

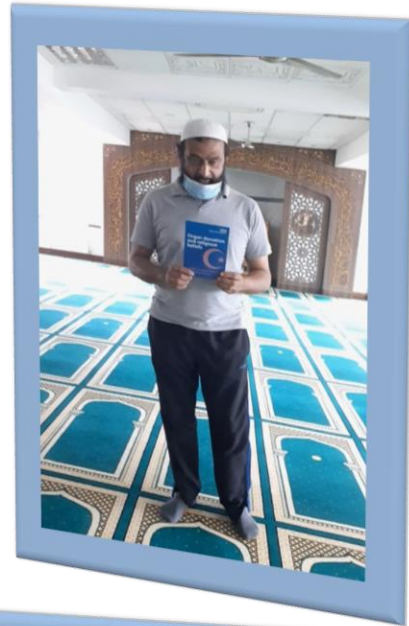


Gulshan-e- Baghdad Masjid – Queens Park

Church



Miracle
– Bedford



4.Safer Streets

Working in Partnership with Safer Streets (Bedford Borough Council/Bedfordshire Police)



5.Elderly Project



7.ESOL



6.Check Up

Project

MP Mohammad Yasid Supporting the Project



Organising and Delivering Kits





Index

Five Bedford-based charities scoop their share of £1m Movement for Good funding

By: Erica Roffe

10th June 2020 – Bedford Independent News Paper



Autism Bedfordshire were one of the Movement for Good recipients (photo taken before social distancing guidelines)

Five charities based in Bedford have been nominated by the public to receive donations of £1,000 each as part of the Movement for Good awards.

The awards, set up by specialist insurer Ecclesiastical, will see a total of £1million given to charities across the UK this summer. Members of the public were invited to nominate causes close to their hearts, with 500 awards of £1,000 available for donation.

ACCM (UK), Autism Bedfordshire, Bedford Foodbank, Bedford Area Schools Christian Support Trust and Smart Criminal Justice Services are the local charities set to benefit from the money, following overwhelming public support in the county.

More than 750 kind-hearted residents voted for a total of 29 charities across the region. In total, an amazing 253,879 people around the UK supported the Movement for Good awards,

with over 13,695 charitable causes up and down the country receiving votes. The 500 winning charities were picked at random from those nominated.

Bedford-based charity, Autism Bedfordshire, is delighted to have benefited from this year's Movement for Good awards and will be using the extra funding towards delivering online social sessions for its members.

The local charity supports hundreds of autistic children and adults across Bedfordshire. In addition to providing online sessions and resources to reduce social isolation, the charity has also been distributing sensory play kits to relieve stress and stimulate autistic children. Gill Christmas, Funding Manager at Autism Bedfordshire, said, "While adapting to the 'new normal' is a challenging time for everyone, this change is extremely difficult for the people we support.

"Because autism affects the way people relate to the world, any changes in routine can be extremely hard to cope with. Thanks to the Movement for Good award, we've been able to continue helping the people that need us, and for that, we are extremely grateful."

Anita McCallum, CEO of SMART CJS, said, "We are extremely excited and incredibly thankful to have been awarded £1000 as part of the Movement for Good awards.

"We intend to use the donation towards additional costs we have incurred at our hotel-based operation for the homeless and rough sleepers of Bedford. These have included protective equipment, food and staffing for the 24 hour a day, 7 day a week service we are providing.

"The funds mean that we can continue to support up to 70 individuals around the clock at the temporary hotel location and assist them with the challenges they face. We are incredibly proud to have helped 48 people move from the hotel into suitable accommodation, despite the huge challenges of working with the Covid-19 pandemic going on around us.

"We simply cannot continue our important work without wonderful initiatives like the Movement for Good awards.

"These are challenging times for us all, but seeing our supporters' positive posts, shares and nominations on social media has given all at SMART CJS a fantastic boost. I would like to thank everyone who voted for us and Ecclesiastical for their inspiring initiative."

Sarah McCulloch of ACCM (UK) told the *Bedford Independent*, "ACCM (UK) is a charity set up in 2008 to tackle health inequalities and all forms of abuse to improve and make a difference to the lives of Black Asian and Ethnic Minority (BAME) and other vulnerable people in Bedford and surrounding areas.



ACCM (UK) staff and trustee with essentials and food items to be delivered to users in need
 “Winning the Movement for Good Award means a lot to our users who benefit from our services especially during this Covid-19 difficult times.

“This award will enable us to continue providing essential service to our users. We are very grateful to our funders, supporters and users who continue to support us. Thanking supporters in Bedfordshire, Mark Hews, Group CEO of Ecclesiastical, said, “We have seen an overwhelming public response to our Movement for Good awards and would like to thank every single person who took the time to nominate a good cause.

“It’s clear that people care deeply about those in need in their region at what is an incredibly testing time for many, and from looking at the nomination data locally, community organisations seem to hold a particularly fond place in the hearts of residents.

“Ecclesiastical is a unique financial services group. We are owned by a charity which means all available profits can be given to the good causes that are so important to our customers. “As a company whose purpose is to contribute to the greater good of society, charitable giving is at the heart of our business. We know that £1,000 can make a huge difference to the incredible work that charities do and we’re looking forward to seeing how this financial boost will change lives for the better.”

Later this summer, a further ten charities will also be chosen by a panel of judges to receive £50,000 from Ecclesiastical to be put towards the advancement of education, skills, arts, culture and heritage, as well as citizenship or community development. From 15 June, charities are invited to apply for the substantial grant with applications being

assessed against four key areas; impact and effectiveness, sustainability, innovation, and care and compassion.

The successful charities will be announced from Monday 21 September 2020.

Now more than ever, we need your help to fund the Bedford Independent's quality journalism that serves our community...

We choose to champion editorial independence, meaning we report the facts without bias and can stand up to those in power when we believe it's needed.

We can give a voice to people in our community whose voices may otherwise not be heard. And we don't have a paywall, so everyone can read the stories we publish for free.

But in this time of crisis, many news organisations all over the world are facing existential threat, with advertising revenues plummeting. We're no different.

We work hard every day to bring you news, commentary, entertainment and announcements from across Bedford. We hope that, with your help, we'll be able to continue this for many years to come.

Will you help sustain our work today by clicking below ? Even a small donation makes a difference for our future.

Thank you for your support.

More information and photos can be found on our website www.accmuk.com or can be requested by contacting us at info@accmuk.com or 01234 356910.

FUNDED AND SUPPORTED BY:



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Kempston Town Council

Wixamtree Trust

Health Watch

TESCO

GREGGS

AND MANY MORE



ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2021

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Tarsim Lal Kalyan CHAIRPERSON

Bukola Gagar TREASURER

Gurdeep Sanghera SECRETARY

REGISTERED OFFICE

3a Woburn Road
1st Floor, Suite B
Bedford
MK40 1EG

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

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ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2021.

Principal activities, objects and organisation:-

The principal activities and objectives of the charity are the relief of poverty and sickness, the advancement of education, the preservation and the protection of good health among ethnic minorities in England and Wales and other parts of the world. In setting these objectives the trustees have considered the Charity Commission's general guidance on public benefit. The charity is constituted as a company limited by guarantee and is therefore governed by its memorandum and articles of association.

Directors' and Trustees' Responsibilities

Company and charity law require the trustees to prepare financial statements for each accounting period which give a true and fair view of the state of affairs of the charity and of the income and expenditure the trustees are required to:-

Select suitable accounting policies and then apply them consistently. 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.

The directors and trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. They are also responsible for the prevention and detection of fraud and other irregularities.

Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

The Statement of Financial Activities shows net resources of £27710 for the year. Reserves amount to £43448 of which £20458 lie in restricted funds committed to specific purpose.

Risk Management

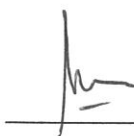
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

All directors of the company are also trustees of the charity. There are no other trustees. All the trustees retire at the forthcoming Annual General Meeting but are eligible for re-appointment. The trustees may appoint a person as a trustee to fill a vacancy or to act as an additional trustee.

This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 24/09/2021 and signed on its behalf by:-



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

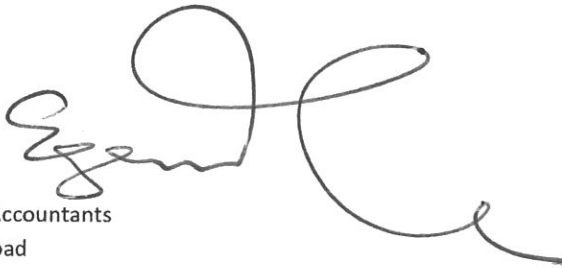
ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31st May 2021 as set out on pages 4 to 9 and you consider that the company is exempt from audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

12/08/2021

A handwritten signature in black ink, appearing to be 'Egemole', written over a horizontal line.

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

ACCM(UK)**Financial Statement for the Year Ended 31st May 2021****STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT**

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Incoming Resources				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	33875	95463	129338	66431
Fees and Bank Interest				
Total Incoming Resources	<u>33875</u>	<u>95463</u>	<u>129338</u>	<u>66431</u>
Resources Expanded:				
Cost of activities in furtherance Of Charities objects				
Direct Charitable Expenditure	3761	9355	13116	31211
Management & Administration				
Office Rent and Services	742	4415	5157	13412
Salaries	3344	67223	70567	18210
Training	0	0	0	125
Accountancy and professional fees	715	4463	5178	1800
Volunteer Expenses	0	175	175	150
Travel & Subsistence	20	76	96	1209
Consultancy	0	0	0	1030
Administrative	1027	4548	5575	5396
Subscription	170	575	745	13
Bank Charges	95	743	838	188
Staff Miscellaneous	0	0	0	18
Depreciation	181	0	181	244
Total Resources Expended	<u>10055</u>	<u>91573</u>	<u>101628</u>	<u>73006</u>
Net (Expenditure)/Income				
For the Year	23820	3890	27710	-6575
Total Funds 1st June 2020	<u>-830</u>	<u>16568</u>	<u>15738</u>	<u>22313</u>
Total Funds 31st May 2021	<u>22990</u>	<u>20458</u>	<u>43448</u>	<u>15738</u>

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

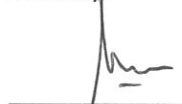
BALANCE SHEET AS AT 31 MAY 2021

	Notes	2021 £	£	2020 £	£
Fixed Assets	3		0		181
Current Assets					
Bank A/C		44504		16514	
Cash		<u>744</u>	<u>45248</u>	<u>843</u>	<u>17357</u>
			45248		17538
Creditors: Amount falling due within one year	4		1800		1800
Net Current Assets			<u>43448</u>		<u>15738</u>
Net Assets					
Income Funds					
Unrestricted Income funds			22990		-830
Restricted Income funds	5		20458		16568
Total Funds			<u>43448</u>		<u>15738</u>

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 May 2021. The Members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2021 in accordance with Section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for:-

- Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and
- Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 to financial statements, so far as applicable to the company. The accounts have been prepared in accordance with companies with the special provisions of part 15 of the Companies Act 2006 relating to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors on 24/09/2021 and signed on its behalf by:-



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared under the historical cost convention and in accordance with the applicable United Kingdom Reporting Standards, the Charities Act 1993, and the Accounting and Reporting by Charities-Statement of Recommended Practice (SORP 2005).

Grants receivable

Grants in respect of revenue items are written off to the income and expenditure account in the period to which they relate. Grants in respect of specific projects are credited to a restricted fund, against which relevant expenditure is charged. Grants are not recognised as receivable until all conditions for receipt have been met. Where donor imposed restrictions apply to the timing of the related expenditure, as a pre-condition for its use, the grant is treated as deferred income until those restrictions are met. Grants relating to fixed assets are credited to a restricted fund on the income and expenditure account from which amounts are released to revenue over the same period as the depreciation period of the relevant assets.

Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2021

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £95463

2) Net (expenditure)/Income for the year	2021
	£
This is stated after charging:-	
Depreciation	181
Accountants remuneration	1800

2b) Staff Costs and Numbers

Salaries and Wages	70567
--------------------	-------

No employee earned more than £60000 per annum (2021-nil).

3) Tangible Assets

	Equipment	Furniture	Total
	£	£	£
Cost	5753	1308	7061
At 31/05/21	5753	1308	7061
Depreciation	5753	1127	6880
Charge for the year	0	181	181
	5753	1308	7061
NBV 31/05/21	0	0	0
NBV 31/05/20	0	181	181

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2021

4) Creditors – Amounts falling due within one year

	2021
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources

	Balance at 01/06/20	Incoming	Outgoing	Balance at 31/05/21
	£	£	£	£
Bedford Borough Council	0	18460	18460	0
OPCC	0	46853	31295	15558
Bedford BRHG	75	0	75	0
Independent Age	0	15000	15000	0
Awards For All	2435	0	2435	0
Allen Lane Foundation	0	3150	2567	583
Screwfix	4650	0	0	4650
BVS	338	0	338	0
House of Industry	940	10000	10940	0
SEMLEP	1796	0	1796	0
The Harper Trust	871	2000	2871	0
NHSB	5796	0	5796	0
TOTAL	16901	95463	91573	20791

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2021, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

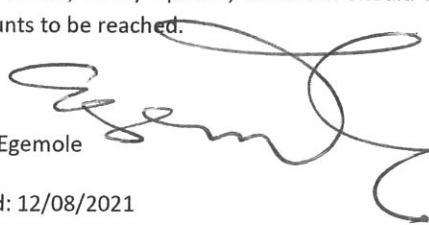
In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met: or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jude Egemole



Dated: 12/08/2021

Egemole & Co Accountants

29 Mansfield Road

Sheffield

S12 2AE



ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2021

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Tarsim Lal Kalyan CHAIRPERSON

Bukola Gagar TREASURER

Gurdeep Sanghera SECRETARY

REGISTERED OFFICE

3a Woburn Road
1st Floor, Suite B
Bedford
MK40 1EG

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

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ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

DIRECTORS' AND TRUSTEES' REPORT

The directors and trustees present their report and the financial statements for the year ended 31st May 2021.

Principal activities, objects and organisation:-

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Review of Activities

The trustees' review of activities is set out in a separate document.

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

DIRECTORS' AND TRUSTEES' REPORT

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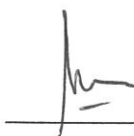
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Directors and Trustees

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This report is prepared in accordance with the special provision of the Companies Act 2006 relating to small companies.

The report of the directors and trustee was approved by the board on 24/09/2021 and signed on its behalf by:-



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

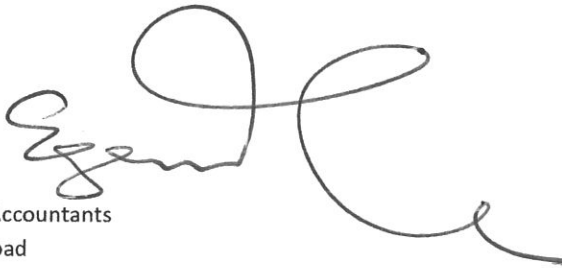
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Egemole & Co Accountants
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Sheffield
S12 2AE

ACCM(UK)**Financial Statement for the Year Ended 31st May 2021****STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT**

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ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

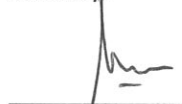
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The financial statements were approved by the Board of Directors on 24/09/2021 and signed on its behalf by:-



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

PRINCIPAL ACCOUNTING POLICIES

These financial statements have been prepared under the historical cost convention and in accordance with the applicable United Kingdom Reporting Standards, the Charities Act 1993, and the Accounting and Reporting by Charities-Statement of Recommended Practice (SORP 2005).

Grants receivable

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Direct charitable expenditure

This will comprise all expenditure relating directly to the objects of the charity.

Management and administrative expenditure

This relates to expenditure incurred on the day to day running of the charity and not directly on projects.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is calculated to write down the cost of the fixed assets over their expected useful lives. The rates used are as followed:-

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

Unrestricted funds - These are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - These are funds that can only be used for particular restricted purposes within the objects of the charity

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2021

1) Grants receivable

Grants were received from various organisations for the payment of salaries, consultancy, training and other running costs and are listed in note 5 to the accounts. The amount received in the year was £95463

2) Net (expenditure)/Income for the year	2021
	£
This is stated after charging:-	
Depreciation	181
Accountants remuneration	1800

2b) Staff Costs and Numbers

Salaries and Wages	70567
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No employee earned more than £60000 per annum (2021-nil).

3) Tangible Assets

	Equipment £	Furniture £	Total £
Cost	5753	1308	7061
At 31/05/21	<u>5753</u>	<u>1308</u>	<u>7061</u>
Depreciation	5753	1127	6880
Charge for the year	<u>0</u>	<u>181</u>	<u>181</u>
	<u>5753</u>	<u>1308</u>	<u>7061</u>
NBV 31/05/21	<u>0</u>	<u>0</u>	<u>0</u>
NBV 31/05/20	<u>0</u>	<u>181</u>	<u>181</u>

ACCM(UK)

Notes to the Financial Statement for the Year Ended 31st May 2021

4) Creditors – Amounts falling due within one year

	2021
	£
Accruals & trade creditors	1800

5) Restricted funds

The income funds of the charity include restricted funds to be applied for specific purposes. The details of the funds are set out below:-

Movement in Resources

	Balance at 01/06/20	Incoming	Outgoing	Balance at 31/05/21
	£	£	£	£
Bedford Borough Council	0	18460	18460	0
OPCC	0	46853	31295	15558
Bedford BRHG	75	0	75	0
Independent Age	0	15000	15000	0
Awards For All	2435	0	2435	0
Allen Lane Foundation	0	3150	2567	583
Screwfix	4650	0	0	4650
BVS	338	0	338	0
House of Industry	940	10000	10940	0
SEMLEP	1796	0	1796	0
The Harper Trust	871	2000	2871	0
NHSB	5796	0	5796	0
TOTAL	16901	95463	91573	20791

ACCM(UK)

Financial Statement for the Year Ended 31st May 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ACCM (UK)

I report on the accounts of the company for the year ended 31 May 2021, which are set out on pages 1 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are real so the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts under section 43 of the 1993 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7) (b) of the 1993 Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

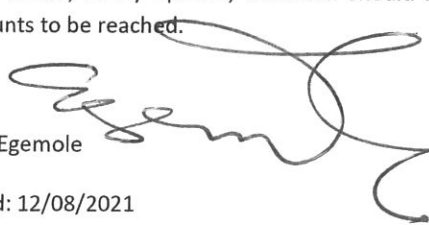
In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 386 of the Companies Act 2006; and
- To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities -Statement of Recommended Practice (SORP 2005) have not been met: or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jude Egemole



Dated: 12/08/2021

Egemole & Co Accountants

29 Mansfield Road

Sheffield

S12 2AE