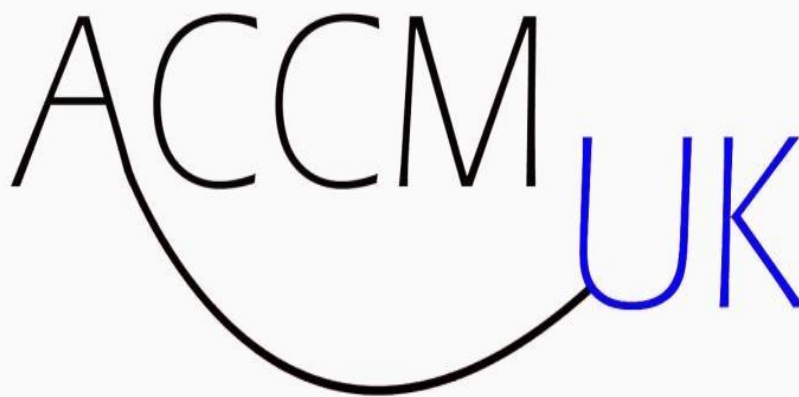


# ANNUAL REPORT



**Supporting communities, enterprising minds and active citizens**

**1<sup>ST</sup> JUNE 2020 to 31<sup>ST</sup> MAY 2021**

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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 19<sup>th</sup> March and 4<sup>th</sup> 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:

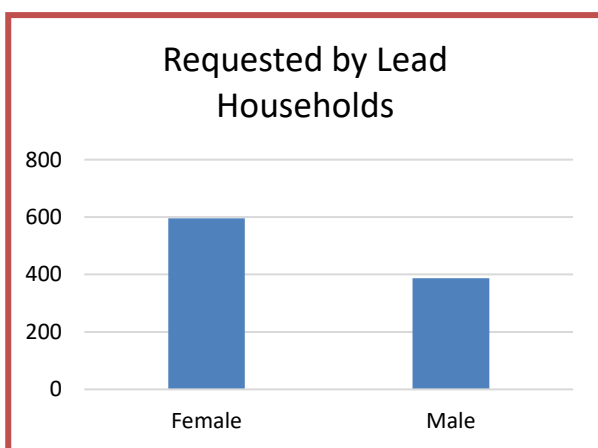
- Ethnicity – so we know what food types to provide.
- Gender of lead person in household for contact and contact details.
- Faith or Religious beliefs - ensure we provide appropriate food items.
- How many people in household (adults and children?) – ensure we provide enough food to last them through 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.

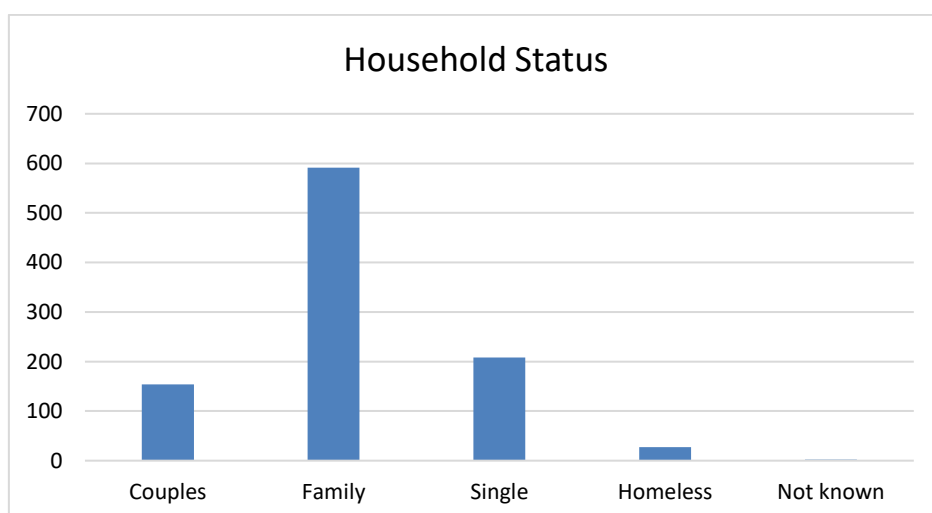
This programme, after review in April 2021, was ended on 1st May 2021 as services had come back to normality and people were able to get back to work or go shopping.

## 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	

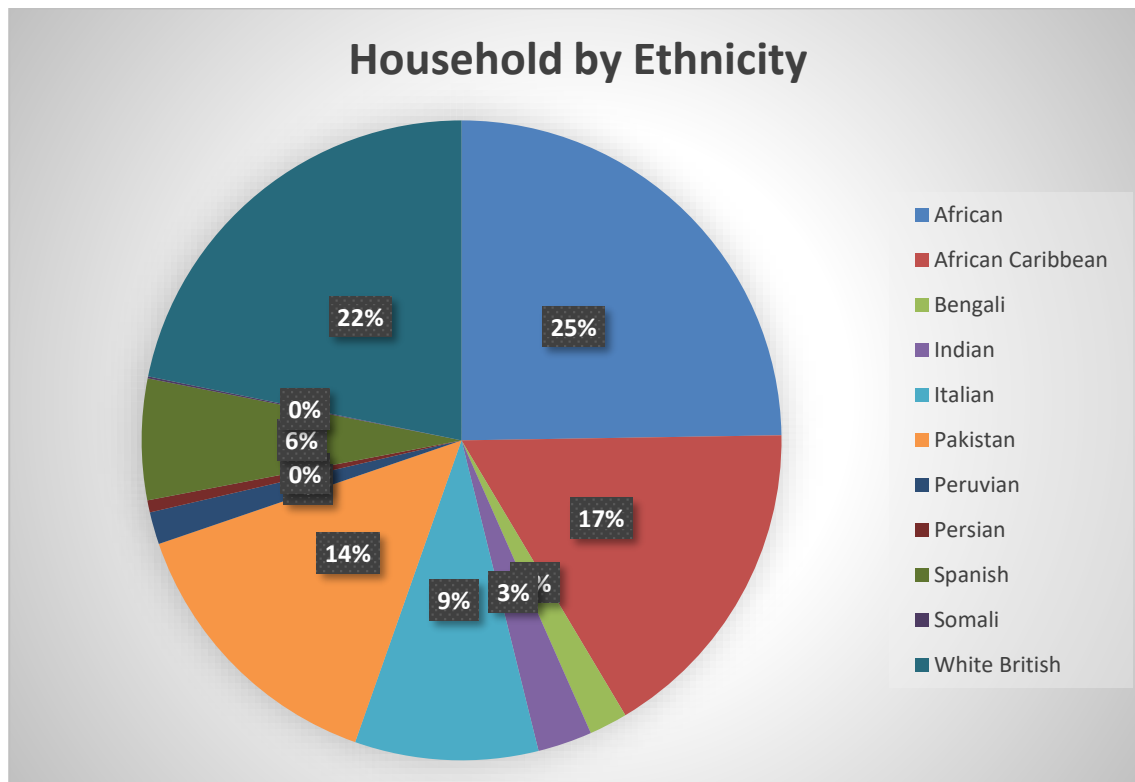




### Request by Post code

	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
<b>Total</b>	<b>982</b>	

### 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 Leader, Group Leaders for various African communities including Kenya, Zimbabwe, Malawi, Nigeria, Ghana, Angola and more. The Aim was to get them to mobilise 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:

<b>Both Diabetes and HBP</b>	<b>3</b>
<b>HBP</b>	<b>2</b>
<b>Diabetes</b>	<b>17</b>
<b>Waiting List</b>	<b>10</b>
<b>Total</b>	<b>32</b>

## 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.*

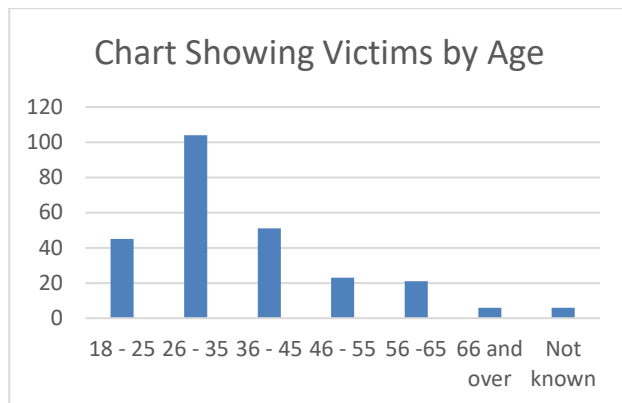
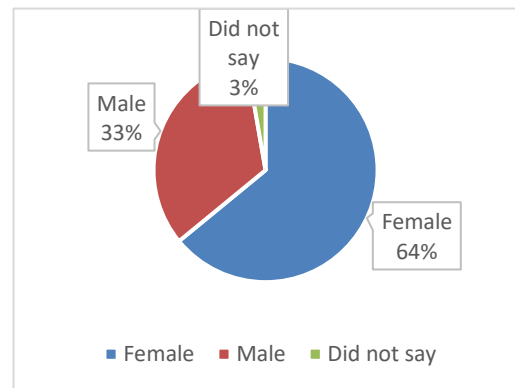
*The one-to-one connections and approach fostered by the ACCM (UK) has been vitally important during Covid-19 lockdown. The following work has been undertaken to support victims of all forms of abuse:*

- *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					
<b>Total Incoming Resources</b>		<b>33,875</b>	<b>95,463</b>	<b>129,338</b>	<b>166,431</b>
Resources Expended:					
Cost of activities in furtherance of Charity's Objects					
Direct Charitable Expenditure		3,761	9,355	13,116	31,211
<b>Management and Administration</b>					
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
<b>Total Resource Expended</b>		<b>10,055</b>	<b>91,573</b>	<b>101,628</b>	<b>73,006</b>
<b>Net (Expenditure/Income)</b>					
For the Year		23,820	3,890	27,710	-6,575
Total Funds at 1st June 2016		-830	16,568	15,738	22,313
<b>Total Funds 31st May 2017</b>		<b>22,990</b>	<b>20,458</b>	<b>43,448</b>	<b>15,738</b>

# 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

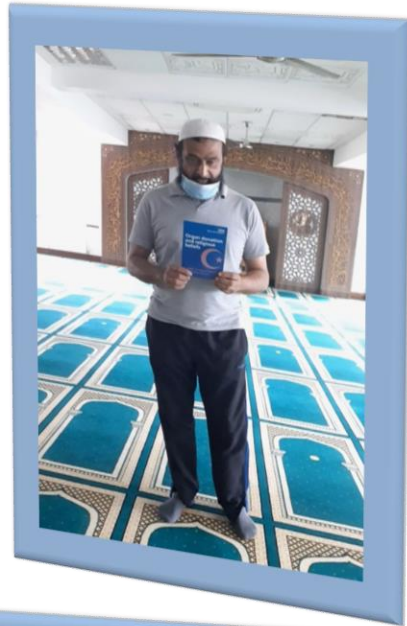


## Gulshan-e- Baghdad Masjid – Queens Park

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](http://www.accmuk.com) or can be requested by contacting us at [info@accmuk.com](mailto:info@accmuk.com) or 01234 356910.

**FUNDED AND SUPPORTED BY:**



**The High Sheriff of Bedford**

**St Andrews Church, Cauldwell**

**Castle Ward Councillors**

**Kempston Town Council**

**Wixamtree Trust**

**Health Watch**

**TESCO**

**GREGGS**

**AND MANY MORE**



**ACCM(UK)**

**Trustees' Report and Financial Statements**

**For The Year Ended 31<sup>st</sup> 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**

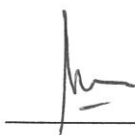
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

##### **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:-



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Tarsim Lal Kalyan

Chair

## ACCM(UK)

### Financial Statement for the Year Ended 31st May 2021

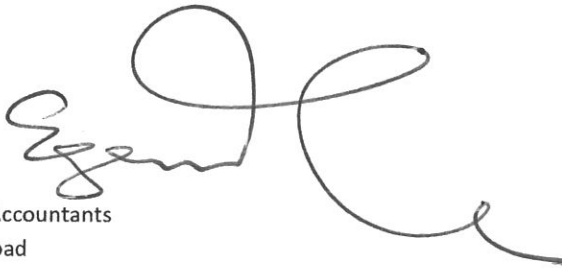
#### ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

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

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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
	£	£	£	£
<b>Incoming Resources</b>				
Activities in furtherance of the Charity's objects				
Grant Receivable 1	33875	95463	129338	66431
Fees and Bank Interest				
<b>Total Incoming Resources</b>	<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
<b>Management &amp; Administration</b>				
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>
<b>Net (Expenditure)/Income</b>				
For the Year	23820	3890	27710	-6575
Total Funds 1st June 2020	<u>-830</u>	<u>16568</u>	<u>15738</u>	<u>22313</u>
<b>Total Funds 31st May 2021</b>	<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 £	£
<b>Fixed Assets</b>	3		0		181
<b>Current Assets</b>					
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
<b>Net Current Assets</b>			<u>43448</u>		<u>15738</u>
<b>Net Assets</b>					
<b>Income Funds</b>					
Unrestricted Income funds			22990		-830
Restricted Income funds	5		20458		16568
<b>Total Funds</b>			<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

<b>2) Net (expenditure)/Income for the year</b>	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
<b>At 31/05/21</b>	<b><u>5753</u></b>	<b><u>1308</u></b>	<b><u>7061</u></b>
Depreciation	5753	1127	6880
Charge for the year	<u>0</u>	<u>181</u>	<u>181</u>
	<b><u>5753</u></b>	<b><u>1308</u></b>	<b><u>7061</u></b>
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
<b>TOTAL</b>	<b>16901</b>	<b>95463</b>	<b>91573</b>	<b>20791</b>

## **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**

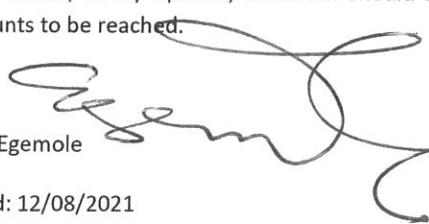
In connection with my examination, no matter has come to my attention:

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 31<sup>st</sup> 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

INDEX	PAGE
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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**

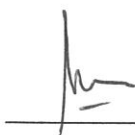
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

##### **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

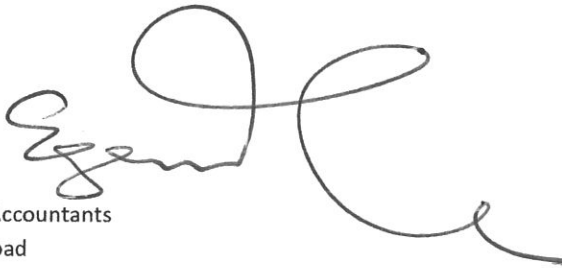
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Fees and Bank Interest				
<b>Total Incoming Resources</b>	<u>33875</u>	<u>95463</u>	<u>129338</u>	<u>66431</u>
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Direct Charitable Expenditure	3761	9355	13116	31211
<b>Management &amp; Administration</b>				
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
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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>
<b>Net (Expenditure)/Income</b>				
For the Year	23820	3890	27710	-6575
Total Funds 1st June 2020	<u>-830</u>	<u>16568</u>	<u>15738</u>	<u>22313</u>
<b>Total Funds 31st May 2021</b>	<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 £	£
<b>Fixed Assets</b>	3		0		181
<b>Current Assets</b>					
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
<b>Net Current Assets</b>			<u>43448</u>		<u>15738</u>
<b>Net Assets</b>					
<b>Income Funds</b>					
Unrestricted Income funds			22990		-830
Restricted Income funds	5		20458		16568
<b>Total Funds</b>			<u>43448</u>		<u>15738</u>

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- 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

<b>2) Net (expenditure)/Income for the year</b>	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
<b>At 31/05/21</b>	<b><u>5753</u></b>	<b><u>1308</u></b>	<b><u>7061</u></b>
Depreciation	5753	1127	6880
Charge for the year	<u>0</u>	<u>181</u>	<u>181</u>
	<b><u>5753</u></b>	<b><u>1308</u></b>	<b><u>7061</u></b>
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
<b>TOTAL</b>	<b>16901</b>	<b>95463</b>	<b>91573</b>	<b>20791</b>

## 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

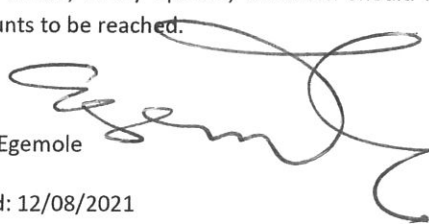
In connection with my examination, no matter has come to my attention:

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