

ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2021 to 31ST MAY 2022

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Contents Page

Highlights from the Chair	1
Outputs and Milestones	2
What we did during 1 st June to 31 st May 2020	3
About Covid 19 Pandemic and What we did	4
Tackling Health Inequalities	8
Organ Donation	8
Diabetes and High Blood Pressure CheckUp Pilot	8
Community Radio Station	10
Midlands Rd area Safer Streets Programme with Beds Police	10
All forms of abuse One to One User Analysis	10
Some more Victims Response	15
Skills and Development programme	16
Working with other Communities	18
Challenges and Opportunities	19
ACCM (UK) Finances and Grants	21
Our Plans for Next Year	22
Staff and Volunteer Musings	23
Service Users' Comments	29
Album	30



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

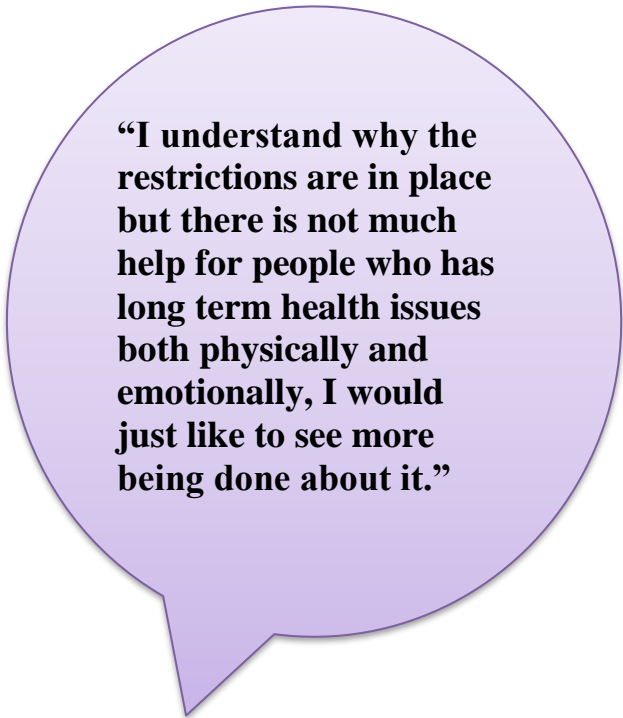
The year between 1st June 2021 to 31st May 2022 was a difficult year for our users and the Charity struggled to meet the increasing demands on our limited resources and capacity to keep services up and running during Covid-19 pandemic and lockdown. This was made even more difficult as most statutory 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.

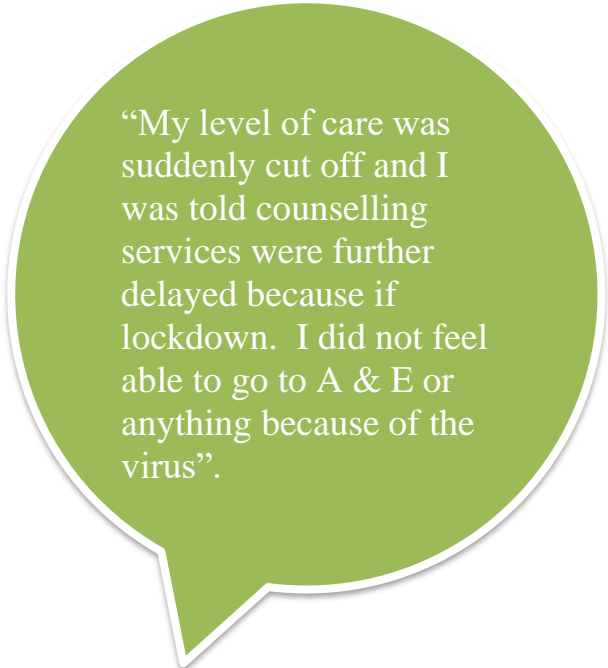
The Covid-19 pandemic also revealed deep-rooted social and economic inequalities and institutional racism impacting on minority communities not just in Bedfordshire but across the UK.

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.

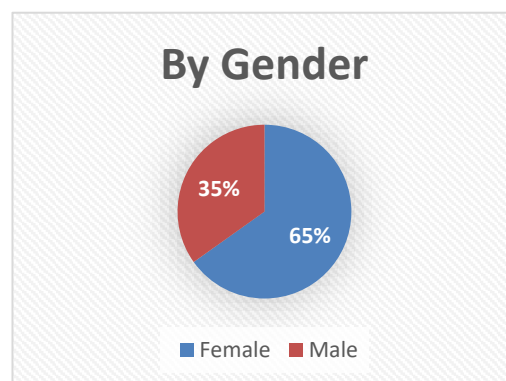
Analysis of victims:

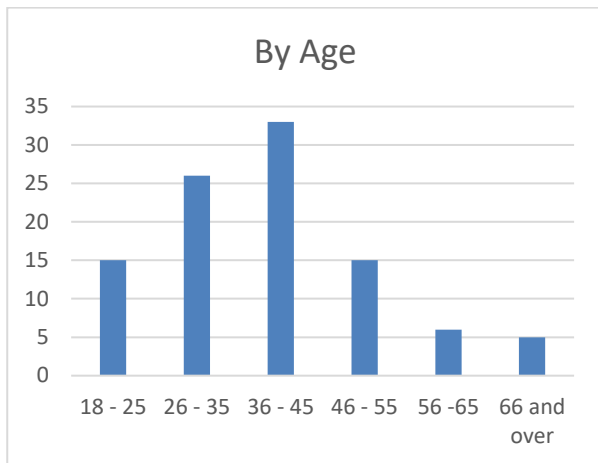
Reason for referral of seeing us - Some will be counted more than once		
	<u>No</u>	<u>%</u>
Domestic violence	107	16
Sexual abuse	10	1
Mental Health	210	31
Modern slavery	3	0
Counselling	65	10
Information / support	75	11
Helped into employment or education	6	1
FGM/HBV / FM	13	2
Social Benefits / No 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:

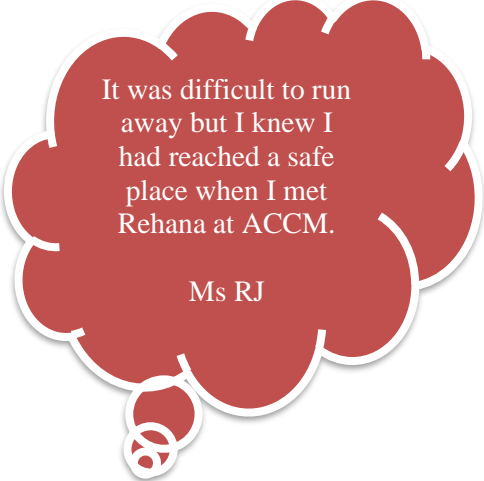
Race	Total	%
African/African Caribbean	23	9
White British	12	5
Pakistan	143	56
Bangladeshi	24	9
Spanish	4	2
Arabs	3	1
Indians	48	19
Unknown	7	3
Total	264	

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

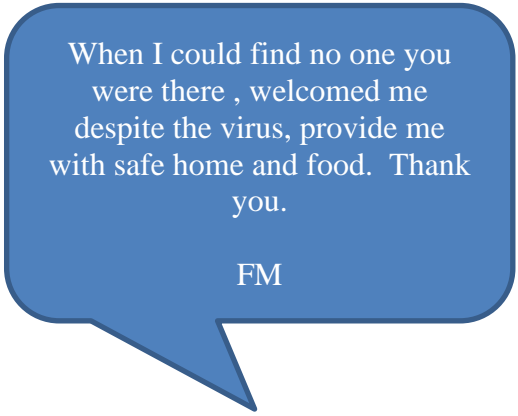
Victims' voices heard:

Many victims have said to us that:



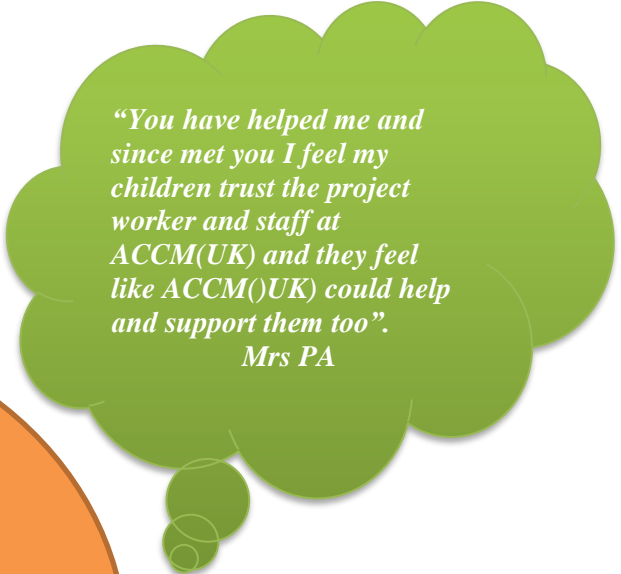
It was difficult to run away but I knew I had reached a safe place when I met Rehana at ACCM.

Ms RJ



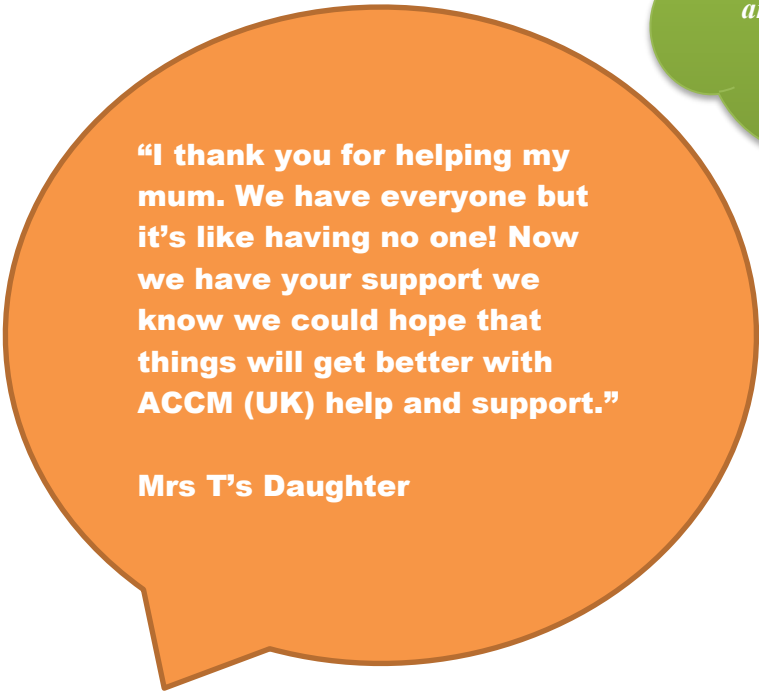
When I could find no one you were there , welcomed me despite the virus, provide me with safe home and food. Thank you.

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	<u>32,771</u>	<u>109,010</u>	<u>141,781</u>	<u>129,338</u>
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	<u>38,091</u>	<u>67,360</u>	<u>105,451</u>	<u>101,628</u>
Net (Expenditure/Income)				
For the Year	-5,320	41,650	36,330	27,710
Total Funds at 1st June 2016	<u>22,990</u>	<u>20,458</u>	<u>43,448</u>	<u>15,738</u>
Total Funds 31st May 2017	<u>22,990</u>	<u>62,108</u>	<u>79,778</u>	<u>43,448</u>

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

INDEX	PAGE
Directors' and Trustees' Report	1 - 2
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 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

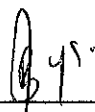
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

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				
Expanded:				
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

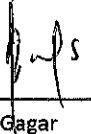
BALANCE SHEET AS AT 31ST MAY 2022

	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 there is no opinion 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

INDEX	PAGE
Directors' and Trustees' Report	1 - 2
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 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

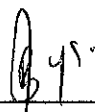
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

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				
Expanded:				
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

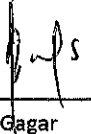
BALANCE SHEET AS AT 31ST MAY 2022

	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
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2b) Staff Costs and Numbers

Salaries and Wages	71658
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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