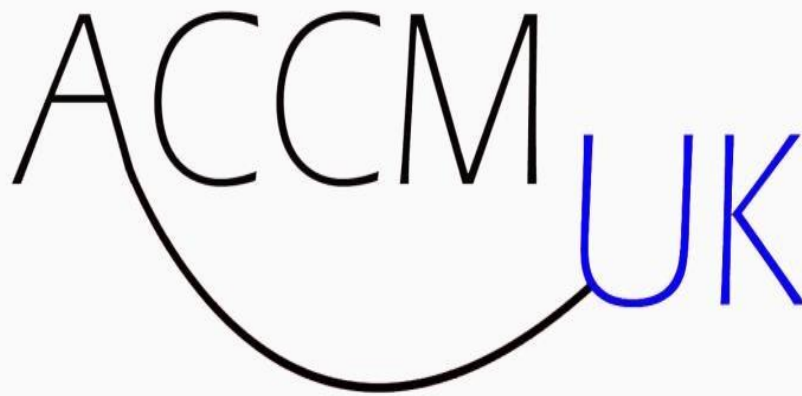


ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2023 to 31ST MAY 2024



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HIGHLIGHTS FROM THE CHAIR

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

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

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

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

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

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

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

Tarsim Lal Kalyan
Chair / Director

OUTPUTS AND MILESTONES

Mental Health Day
30 people attended

Coffee Mornings
900 attendees

International Women's Day
72 attended

Bedford African Community Event – 800 attend

FGM / FM / HBV Professional training
65 attendees

NACET Immigration Workshop
35 attendees

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

Yoga - Wellbeing Exercises
44 users

Nutrition and Cooking
40 users

Awards ceremony for Learners
58 attendees

ONE TO ONE SUPPORTED CASES

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

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

Total: 948 SUPPORTED CASES

TOTAL Beneficiaries 3,224

WHAT WE DID

‘REACHING OUT TO MAKE A DIFFERENCE’

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

One to One User Analysis

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

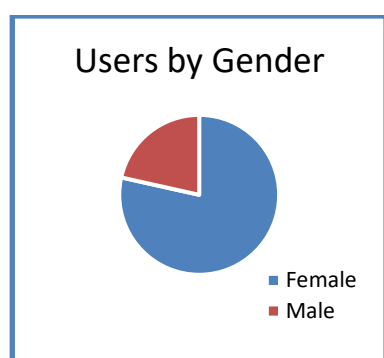
It is often challenging to provide appropriate support, information, referral or guidance to our users who are victims of all forms of violence and the year between June 2023 to end of May 2024 was no different. The Covid-19 Lockdown impacted more on the BAME and other vulnerable communities that we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

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

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

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

Analysis of beneficiaries:



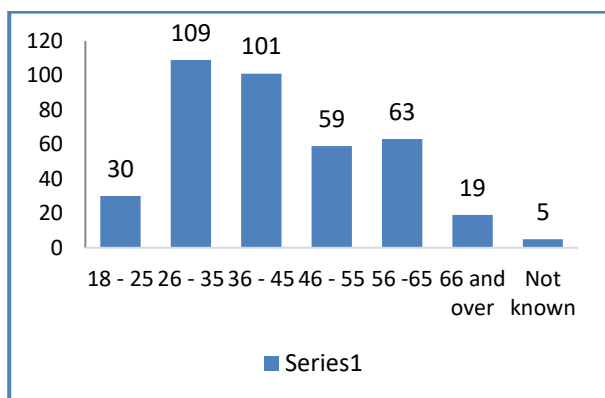
User by faith:

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

Analysis of services:

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

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



Summary of Data:

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

Victims' voices heard:



Building Upon Our Track Record

Tackling Health Inequalities & Wellbeing

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

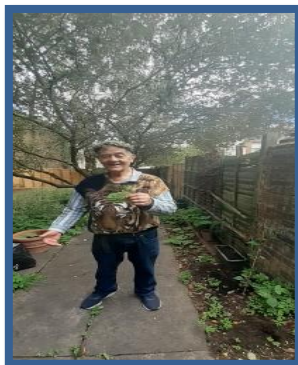
- **Coffee Mornings**

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



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

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



• Bedford African Community

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



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

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

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

• Nutrition and Cooking

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

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



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

- **Ladies Exercises**

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

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



- **Skills and Development Programme**

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

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

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



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

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

with demand increasing all the time.

- **Covid -19 and Vaccine Awareness**

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

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

- **ESOL and IT Programmes**

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

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



• In-house Community TV and Radio

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

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

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

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

Main Aims and Objectives of the Services are:

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



TV Studio

Working with Other Community Groups & Organisations

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

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

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



Ladies attending the Be Aly this Ramadan



Our Director in colourful dress with other organizations Directors or Leaders

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

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

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

Challenges & Opportunities

Challenges and Risks:

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

● Opportunities:

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

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

ACCM(UK) Finances & Grants

Financial Statement for the Year Ended 31st May 2023

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£) 2022	Total Funds (£) 2022
Incoming Resources:					
Activities in furtherance of the Charity's objects					
Grant Receivable		30,361	63,993	94,354	95,773
Fees and Bank Interest					
Total Incoming Resources		30,361	63,993	94,354	95,773
Resources Expended:					
Cost of activities in furtherance of Charity's Objects					
Direct Charitable Expenditure		3,372	11,871	15,243	16,590
Management and Administration					
Office rent and services		0	0	0	0
Salaries		25,684	46,446	72,130	67,813
Training		0	105	105	4,860
Accountancy and professional fees		8,492	9,624	18,116	4,885
Volunteer Expenses		348	324	671	384
Travel & subsistence		362	160	522	820
Consultancy		0	0	0	1,679
Administrative		9,193	3,588	12,781	9,878
Subscriptions		0	456	456	497
Bank Charges		174	46	220	237
Staff Miscellaneous		605	1,154	1,759	1,387
Total Resource Expended		48,230	73,773	122,003	119,741
Net (Expenditure/Income) for the Year		-17,869	-9,780	-27,649	-23,968
Total Funds at 1st June 2022		25,602	30,208	55,810	79,778
Total Funds 31st May 2023		7,733	20,428	28,161	55,810

Our Plans for Next Year

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

Service Users' Comments

What Our Users and survivors told us:

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

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

HK

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

CONTACT:

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Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

Tel/Fax: +44 1234 356 910

Mobile: +44 7712482568

Email: [**info@accmuk.com**](mailto:info@accmuk.com)

Website: [**www.accmuk.com**](http://www.accmuk.com)

Twitter: @ACCMUK

Facebook: ACCM UK

Charity Number: 118904

Company by Guarantee Number: 06584024

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

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

FUNDED AND SUPPORTED BY:



Local Councillors

AND MANY MORE



ACCM (UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2024

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Tarsim Lal Kalyan CHAIRPERSON

Gurdeep Sanghera SECRETARY

Mark Barry DeGietelink TRUSTEE

Bukola Gagar TRUSTEE

REGISTERED OFFICE

Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

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Directors' and Trustees' Report	1 - 2
Accountants' Report	3
Statement of Financial Activities and Income and Expenditure	4
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ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

DIRECTORS' AND TRUSTEES' REPORT

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

Principal activities, objects and organisation:-

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

Directors' and Trustees' Responsibilities

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

Select suitable accounting policies and then apply them consistently. Make judgements and estimates that are reasonable and prudent. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Review of Activities

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

Reserves Policy

The charity has a reserves policy in place.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

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

Risk Management

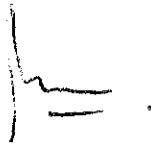
The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the trust and are satisfied that systems are in place to mitigate the exposure to major risks.

Directors and Trustees

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

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

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



Tarsim Lal Kalyan

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

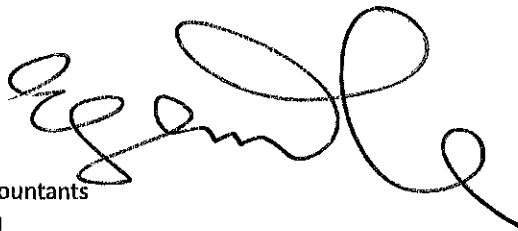
ACCOUNTANTS REPORT TO THE TRUSTEES/MEMBERS OF ACCM (UK)

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

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

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

30/07/2024



Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

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

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

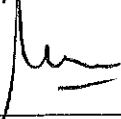
BALANCE SHEET AS AT 31ST MAY 2024

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

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

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

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



Tarsim Lal Kalyan Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

PRINCIPAL ACCOUNTING POLICIES

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

Grants receivable

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

Direct charitable expenditure

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

Management and administrative expenditure

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

Tangible fixed assets and depreciation

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

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

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

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

ACCM(UK)

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

1) Grants receivable

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

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

This is stated after charging:-

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

2b) Staff Costs and Numbers

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

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

3) Tangible Assets

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

ACCM(UK)

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

4) Creditors – Amounts falling due within one year

	2024
	£
Accruals & trade creditors	1800

5) Restricted funds

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

Movement in Resources

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

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

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

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

Respective responsibilities of trustees and examiner

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

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

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

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

Jude Egemole

Dated: 30/07/2024

Egemole & Co Accountants

29 Mansfield Road

Sheffield S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2024

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

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Jude Egemole

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Sheffield S12 2AE