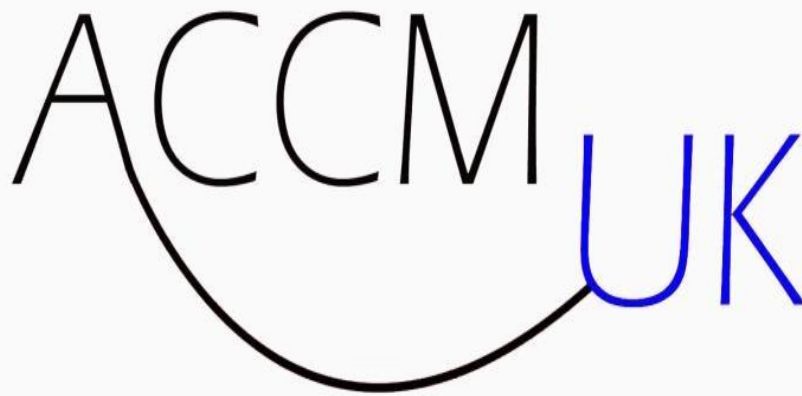


ANNUAL REPORT



Supporting communities, enterprising minds and active citizens

1ST JUNE 2024 to 31ST MAY 2025



Contents Page

	Page
Highlights from the Chair	3
Outputs and Milestones	4
What we did	6
Reaching out to make a difference	6
One to One Support	7 - 9
Building upon our Track Record	10
Tackling Health Inequalities	10
Coffee Mornings	10
Bedford African Community	11
Ladies Exercises	12
ESOL, IT & Skills and develop programme	12
Working with other Community Groups & Organisations	14
Challenges and Opportunities	18
ACCM (UK) Finances and Grants	21
Our Plans for Next Year	22
Service Users' Comments	23

HIGHLIGHTS FROM THE CHAIR

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

I now know that this is called Governance and Articles.

The mission is not corrupted.

In fact, it thrives.

Student figures are at their highest.

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

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

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

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

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

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

For further details please see annual report.

Mark DeGietelink

Chair

OUTPUTS AND MILESTONES

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

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

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

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

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

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

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

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

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

MILESTONES AND OUTPUTS FOR THE PERIOD JUNE 2024 TO MAY 2025

Group Activity Sessions - 232

Coffee Mornings - 644 attendees

Diabetes - 24

International Women's Day - 85

**Bedford African Community Event
– 600 attended**

Arthritis - 24

Healthy Eating/Nutrition - 28

Prince Of Wales – Bedford - 45

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

**NACET Immigration Workshop 59
attendees**

ESOL Lessons – 1,086 Learners

IT Lessons – 491 Learners

Skills and Development – 61

Numeracy & Maths – 42

Cost of Living - 69

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

Stay well this Winter --30

TNLCF Thanks to You Event - 25

**Awards ceremony for Learners 78
attendees**

Mental Health Day – 8

MAIN ONE TO ONE REASONS FOR SUPPORT

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

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

TOTAL MAIN CASES: 692

TOTAL Beneficiaries = 5,128

WHAT WE DID

‘REACHING OUT TO MAKE A DIFFERENCE’

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

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

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

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

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

One to One User Analysis

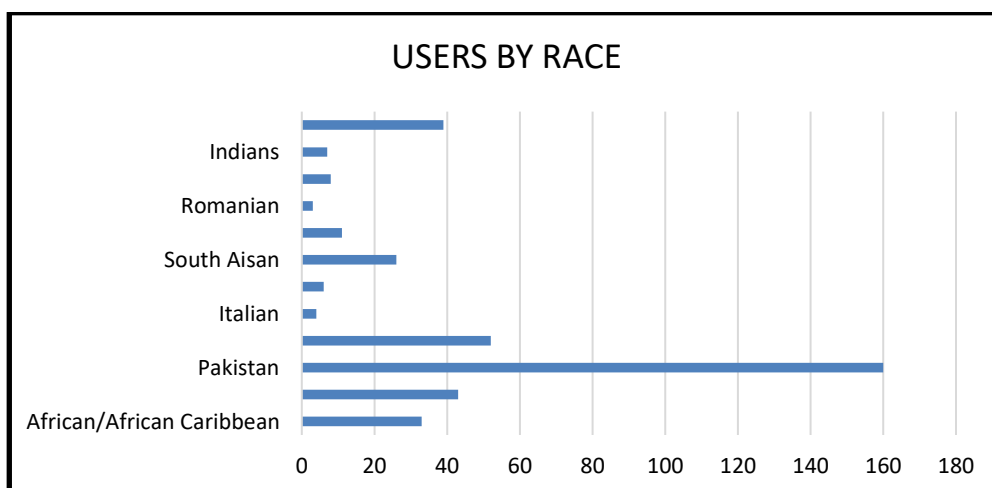
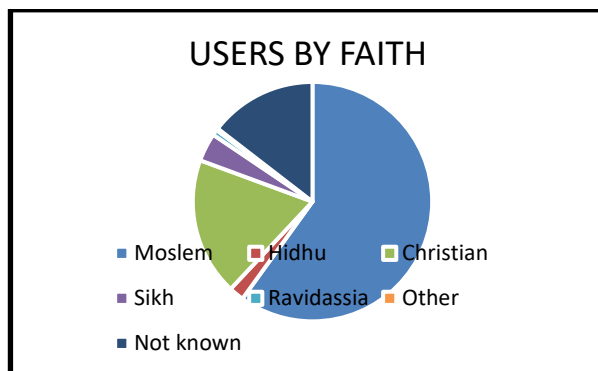
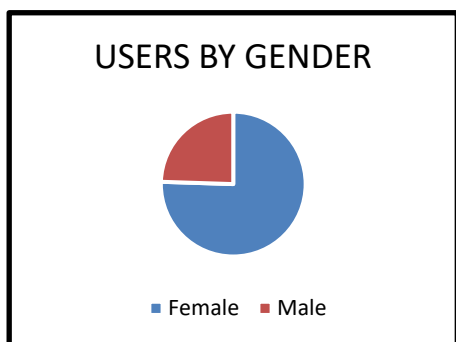
“I was told about ACCM (UK) by my neighbour at the school gates while waiting to pick up our children. I came in person, was assessed by staff who were friendly, and I could trust them. They explained to me about their services, and I decided to get counselling to build my confidence and took up ESOL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

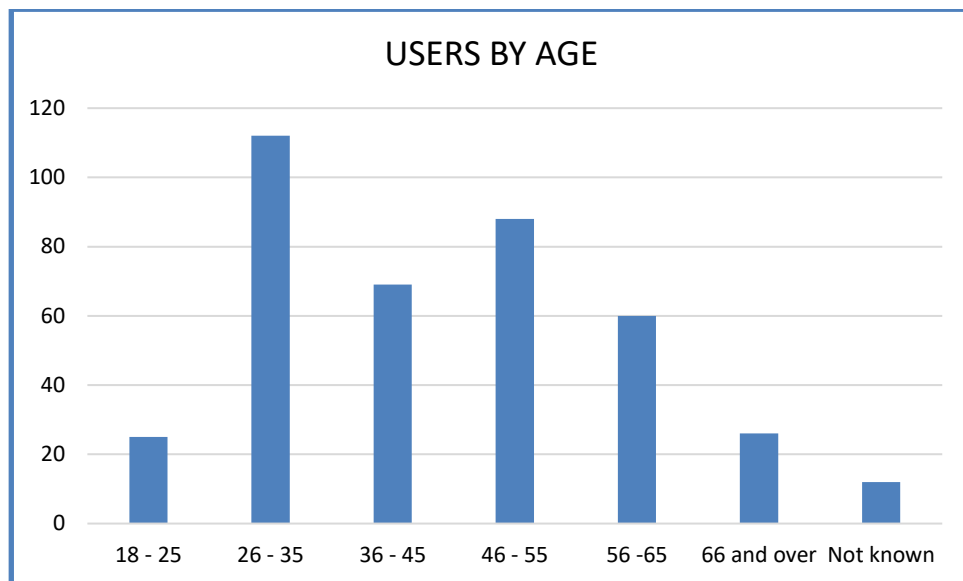
It is often challenging to provide appropriate support, information, referral or guidance to our users who are victims of all forms of violence and the year between June 2024 to end of May 2025 was no different. There was an increase of users seeking one-to-one support from 360 in 2023/24 to 392 in 2024/25.

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

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

Analysis of beneficiaries:






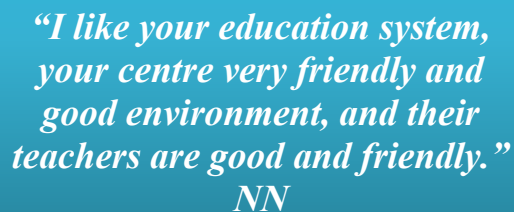
Summary of Data:

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

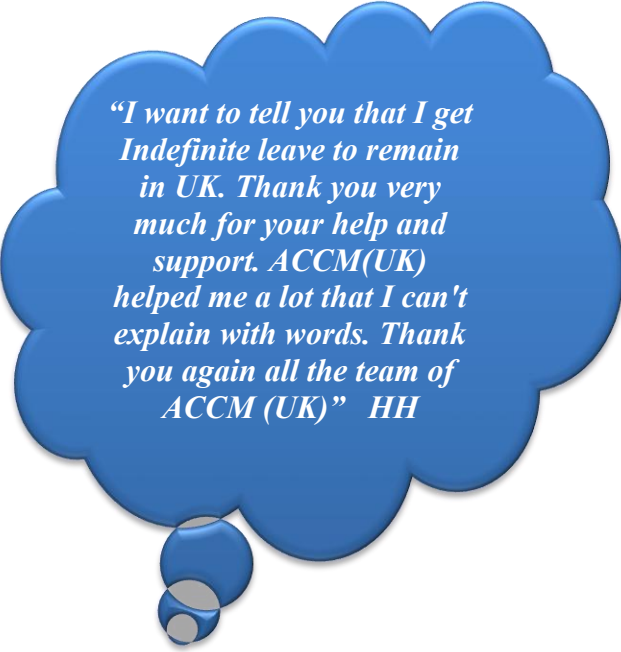
Victims' voices heard:



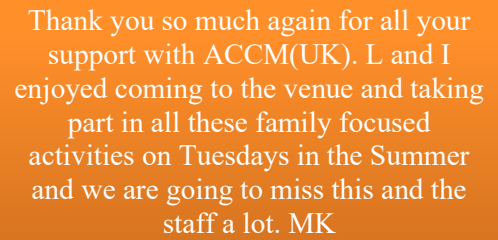
““My mum self-confidence has come back since she has started to attend the health and wellbeing sessions run by ACCM (UK). I feel as if my mum has come out of a cage!! My Mum is now so confident in herself. Thank you for opening the doors for mum”.



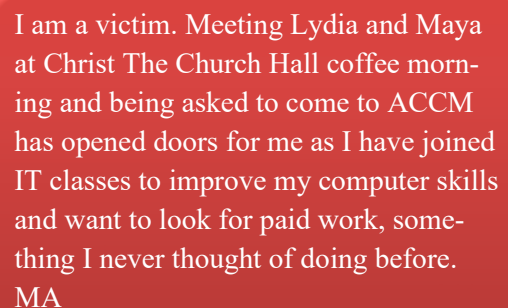
“I like your education system, your centre very friendly and good environment, and their teachers are good and friendly.”
NN



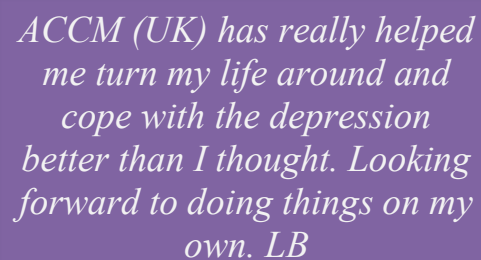
“I want to tell you that I get Indefinite leave to remain in UK. Thank you very much for your help and support. ACCM(UK) helped me a lot that I can't explain with words. Thank you again all the team of ACCM (UK)” HH



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



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



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

Building Upon Our Track Record

Tackling Health Inequalities & Wellbeing

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

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

- **Coffee Mornings**

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



• Bedford African Community

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



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

“The entertainment was well present and much organised”

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

• Ladies Exercises

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

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



• ESOL, IT, Skills and Development Programme

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

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

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

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

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

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

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



Working with Other Community Groups & Organisations

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

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

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

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

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

Biddenham International School

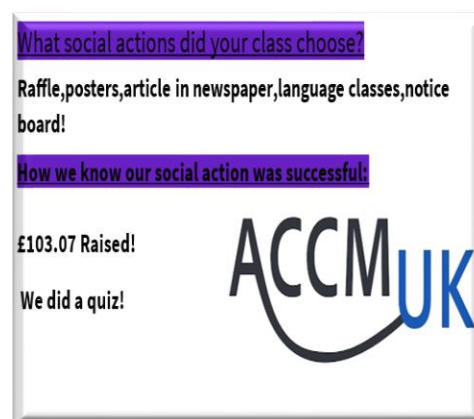
Since 2023, Biddenham International School pupils from Year 7 Class, choose a local Bedford Charity to undertake a research Project on why it was set, what they do, the difference they make to their users and outcomes. ACCM (UK) has been one of the Charities chosen by Year 7 pupils for their Project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

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

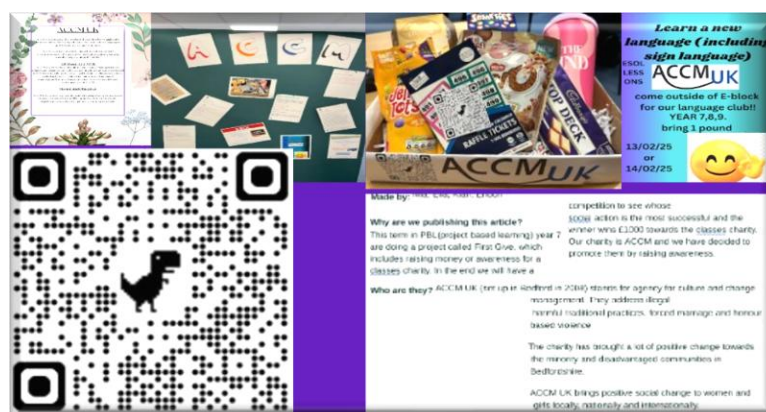
On 2nd April 2025, all Year 7 Class pupils, showcased their work to their fellow pupils, parents and teachers. The Director attended, was moved to tears and proud of the group that had chosen ACCM (UK) when she was handed a cash collection of £103.07 and asked to draw three tickets in a draw. Although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



Sign board promoting ACCM (UK) in the School Hall



Funds raised for ACCM (UK)



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

Working with NAIJA Group

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

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

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

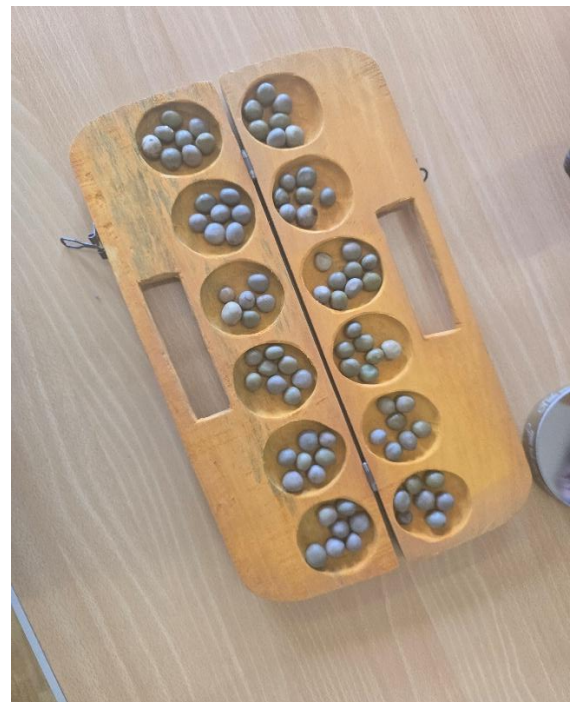
Over 350 people attended the event and children had a outdoor play areas as well as various African games to bring out their curiosity as some have never played one before especially as they were wooden or board games and not electronic.



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



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



There were also African cultural board games for children and adults



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

Challenges & Opportunities

Challenges and Risks:

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

Opportunities:

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

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

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

ACCM(UK) Finances & Grants

Financial Statement for the Year Ended 31st May 2025

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

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

Our Plans for Next Year

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

Service Users' Comments

CASE STUDY:

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

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

CONTACT:

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

Tel/Fax: +44 1234 356 910

Mobile: +44 7712482568

Email: info@accmuk.com

Website: www.accmuk.com

Twitter: @ACCMUK

Facebook: ACCM UK

Charity Number: 118904

Company by Guarantee Number: 06584024

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

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

FUNDED AND SUPPORTED BY:



Local Councillors

AND MANY MORE



ACCM(UK)

Trustees' Report and Financial Statements

For The Year Ended 31st May 2025

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

COMPANY INFORMATION

DIRECTORS AND TRUSTEES

Mark B DeGietelink	CHAIRPERSON
Gurdeep Sanghera	SECRETARY
Tarsim Lal Kalyan	TREASURER

TRUSTEES

Marcella Daye
Marjorie Harris
Florence Steadman
Nina Slingsby
Lilia Dangi

REGISTERED OFFICE

Cauldwell Community Centre
51A Althorpe Street
Bedford
MK42 9HF

BANKERS

Lloyds TSB Bank plc
High street
Bedford
MK40 1SB

ACCOUNTANTS

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

Company Limited By Guarantee No. 06584024.

Charity Status No. 1128904.

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

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 2025

DIRECTORS' AND TRUSTEES' REPORT

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

Principal activities, objects and organisation:-

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

Directors' and Trustees' Responsibilities

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

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

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

Review of Activities

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

Reserves Policy

The charity has a reserves policy in place.

Financial Statement for the Year Ended 31st May 2025

DIRECTORS' AND TRUSTEES' REPORT

Summary of Financial Position

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

Risk Management

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

Directors and Trustees

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

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

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



Mark B. DeGietelink

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

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

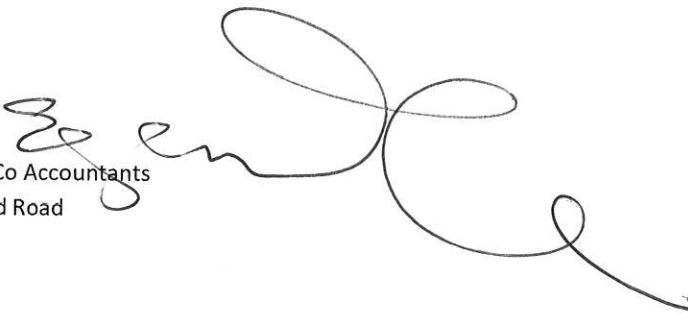
The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the accounts set out on pages 4 to 8 have been prepared.

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

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

29/08/2025

Egemole & Co Accountants
29 Mansfield Road
Sheffield
S12 2AE

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

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND EXPENDITURE ACCOUNT

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

Financial Statement for the Year Ended 31st May 2025

BALANCE SHEET AS AT 31ST MAY 2025

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

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

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

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

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


Mark B. DeGietelink

Chair

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

PRINCIPAL ACCOUNTING POLICIES

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

Grants receivable

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

Direct charitable expenditure

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

Management and administrative expenditure

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

Tangible fixed assets and depreciation

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

	%	
Fixtures and Fittings	15	Straight Line
Equipment	15	Straight Line

Fund accounting

Funds held by charity are either:-

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

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

ACCM(UK)

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

1) Grants receivable

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

2) Net (expenditure)/Income for the year

2025
£

This is stated after charging:-

Accountants remuneration 1800

2b) Staff Costs and Numbers

Salaries and Wages 97540

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

3) Tangible Assets

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

ACCM(UK)

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

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

5) Restricted funds

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

Movement in Resources

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

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

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

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

Respective responsibilities of trustees and examiner

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

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

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

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

Jude Egemole

Dated: 29/08/2025

Egemole & Co Accountants

29 Mansfield Road

Sheffield S12 2AE

ACCM(UK)

Financial Statement for the Year Ended 31st May 2025

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

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