

Sutton African & Caribbean Cultural Organisation

Receipts and Payments Accounts

31 March 2025

Sutton African & Caribbean Cultural Organisation

Reference and administrative details

Charity number 1182079

Registered Address and Operational Address

21 Alexander Gardens
Stanley Road
Carshalton
Surrey
SM5 4LJ

Bank

Metro Bank
83 - 87 High Street
Sutton
SM1 1JF

Trustees

The trustees who served during the year and up to the date of this report were as follows:

Cleo Douglas - Chair from February 2021. Appointed May 2019
Grace Abamba – Appointed November 2021
Annisha Taylor – Appointed November 2021
Gerald Samuel – Appointed September 2023. Resigned April 2025

Grace Smith - Honorary Treasurer November 2021

Independent Examiner

678 Consult Limited
Chartered Accountants
100 Lincoln Road
Erith, Kent
DA8 2DT

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with current statutory requirements and constitution.

**Report of the Trustees
For the year ended 31 March 2025**

GOVERNANCE AND STRUCTURE

Sutton African & Caribbean Cultural Organisation (SACCO)

Sutton African & Caribbean Cultural Organisation (SACCO) is a charitable organisation established in 2019, formerly known as Sutton Black History Group. Operating as a Charitable Incorporated Organisation (CIO), SACCO is guided by a constitution and dedicated to celebrating African and Caribbean heritage while supporting community well-being.

Core Activities and Initiatives

1. Educational Activities

SACCO delivers educational programs and activities designed to raise awareness and promote understanding of African and Caribbean heritage. These include workshops, lectures, and other informative events.

2. Cultural Events

SACCO organises vibrant cultural events, including festivals, performances, and exhibitions, that celebrate the rich traditions and heritage of African and Caribbean communities.

3. Group Meetings

The organisation facilitates group meetings that foster community connections. These gatherings serve as forums for discussion, support groups, and planning sessions for various community projects.

4. Focus on Children and Young People

SACCO engages young people through programs and activities that promote cultural awareness and encourage active participation in community initiatives.

5. Addressing Older People's Social Isolation

SACCO recognises and addresses social isolation among seniors by organising events and activities that help them connect with peers and the wider community.

6. Culturally Appropriate Activities

The organisation offers activities designed to resonate with African and Caribbean communities, ensuring inclusivity and cultural relevance.

7. Addressing Health Disadvantages

SACCO is committed to addressing health disparities affecting African and Caribbean communities. This includes providing health education, advocacy, and support to improve community well-being.

Mission and Commitment

SACCO is dedicated to celebrating and promoting African and Caribbean heritage while addressing social challenges and fostering community cohesion. Through its diverse activities and initiatives, SACCO aims to enhance education, cultural appreciation, and the overall quality of life for its members.

**Report of the Trustees
For the year ended 31 March 2025**

PUBLIC BENEFIT STATEMENT

SACCO's charitable objectives are centred around community development, social welfare, elimination of discrimination, and promoting inclusivity. The organisation confirms compliance with the Charities Act 2011 and the Charity Commission's guidance on public benefit.

Our Annual General Meeting was held on Friday 21st March 2025 to reflect on 2024.

Key Projects and Activities:

1. Community Programs

- **Friendship Friday:** Regular social gatherings for the over-50s to reduce isolation and foster connections.
- **Allotment Project:** Encouraging sustainable living and mental well-being through gardening which also allowed us to tackle seniors being isolated and lonely fostering a great sense of community and forging new friendships.

2. Celebrations and Events

- **Africa Day** – celebrated in May with a cultural day of activities
- **Windrush Black Owned Businesses BOB:** A vibrant, intergenerational event celebrating the contributions of the Windrush generation.
- **Black History Month Events:** A series of activities honouring African and Caribbean heritage.

3. Outreach and Partnerships

- **Kaleidoscope Magazine:** Increased readership through print and digital editions, receiving positive feedback.
- **Collaborations:** Worked with Sutton Housing Partnership, Community Action Sutton, Place at the Table, ASKI and the NHS to strengthen community impact.

4. Digital Presence

- Active engagement on social media platforms to broaden outreach and connect with the community.

Summary:

SACCO's accomplishments in 2024–2025 reflect its dedication to empowering the community through education, health, culture, and social support. By setting clear objectives and executing impactful projects, SACCO continues to foster equality, diversity, inclusivity, resilience, and well-being within the Sutton African and Caribbean community.

Report of the Trustees

For the year ended 31 March 2025

- **Patron**



Patrick Hutchinson continues to serve as our Patron, providing unwavering support to the group. He has attended numerous events on behalf of SACCO and has attended our Friendship Friday sessions, where he takes the time to meet and connect with our elders. His presence and engagement are greatly appreciated and add a special touch to our gatherings.

Achievements and Performance

Friendship Friday (FF)



Friendship Fridays were generally well attended. The programme for the year was mainly based around education and community groups were invited to address our members and let them know what they were about. There are presentations at each event and were well received. We also had a change in catering provision which allowed the group to be introduced to a local establishment which some of our members have used for external events and takeaway services. There was a successful joint summer outing with retired

Unison members having a lovely day at Petworth House and Park. Also as part of the British Science Week – there was a session based on “Connections” held in March 2025.

CULTURAL EVENTS

Throughout the year SACCO holds a number of cultural events celebrating and highlighting our heritage.

- **Africa May 2024**
The day had a number of activities including– African Drumming, African dance workshop and a real life story of enslavement and emancipation through African story telling.
- **Windrush Day 2024 – Black Owned Business**
The 2024 Windrush BOB event has now become a new regular event in our calendar and is well attended by a dozen stalls and frequented by the passing trade in the shopping centre. It is a good day for a little fundraising, Music and camaraderie for our community.
- **Black History Month October 2024**
The theme for Black History Month 2024 was Reclaiming Narratives . SACCO hosted a variety of events throughout the month, designed to engage and educate all age groups.

Report of the Trustees

For the year ended 31 March 2025



Kaleidoscope Magazine

Kaleidoscope - the magazine was produced three times in 2024 and achieved increased readership through its distribution in both digital and hard copy formats. The magazine has received numerous positive comments, with readers praising both its content and layout, highlighting its growing popularity and impact.

Articles include information on Sacco projects, the Allotment, Pickleball, Friendship Friday and relevant topics e.g. Wellbeing- dementia, crossword puzzles and tons more.

SACCO Allotments



In May 2023 Sacco became the proud tenants of an allotment after months of hard work clearing it. So in 2024 began our quest to grow food for our members by our members. The idea was well received by all our team as it slowly got off the ground. By April we had a core team of volunteers who would regularly turn up and tend to our field of dreams. The modest harvest for the year was shared with members and friends as well as being consumed at several

Friendship Friday Events.

The greatest thing was that we managed to grow Callaloo and Cho-Cho vegetables our elders recognise and enjoyed in addition to the normal allotment staples. Also it was incredible that week in and week out some of the members enjoyed the weather, the company and the hard work involved in keeping this project going.

**Report of the Trustees
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A thank you also needs to go out to our local Garden centre DOBBIES of Wallington who managed to support us with a grant for equipment, seeds, and helped up by providing 5 staff to close down our allotment for the winter.

Partnership

We started being involved in talks to partner with other Global majority groups which we hope will be the start of some really exciting projects. We are part of “ Place at My Table”

<https://www.placeatmytable.co.uk> partnership in Sutton with other Sutton organisations and looking to complete joint funding applications.

Be Well

We were approached by Citizens UK to get involved in a new way of working call community organising, so after an initial training we became a be well hub and we had further training on their emerging leaders course after which we became eligible for their funding grants. We applied for two and managed to be successful in obtaining both.

Organisational Development and Future Planning

SACCO relies on a committed team of volunteers who play a crucial role in delivering events and initiatives. To ensure continued growth and sustainability, the organisation:

- Volunteer Support: Identifies and supports volunteers, encouraging them to take on governance roles or explore career aspirations.
- Trustee Training: Provides training for new Trustees to enhance governance capabilities and familiarise them with SACCO's internal IT systems.

Risk Management

The board of Trustees actively identifies and mitigates risks to safeguard SACCO's operations. Key initiatives include:

- Governance and Finance Risks: Addressed by recruiting Trustees with diverse expertise, including financial professionals.
- Process Reviews: Regular assessments of risk management processes, with ongoing monitoring to ensure organizational resilience.

Finance

For the year ended 31st March 2025 incoming resources were £20,646 (2024: £63,848) and resources expended were £ 38,958, (2024: £76,993), resulting in a deficit for the year of £18,312 (2024: £13,145). The deficit was the result of spending funds brought forward from 2023/24.

Total funds at 31st March 2025 were £20,728 (2024: £39,040), of which £8,556 is held in restricted funds with £12,172 in unrestricted reserves. These unrestricted reserves represent just over 4 months running costs of the charity and are increasing slightly year on year. The percentage increase in unrestricted reserves is due to the decreased costs of the charity over the last year, more donations and fundraising and a reduction in grants.

We obtained a number of small grants in 2025, the majority were project specific and restricted grants. We have used funding from 2023/24 to maintain the activities of SACCO in 2024/2025.

**Report of the Trustees
For the year ended 31 March 2025**

We received grants from the following funders in 2024/25. This increased funding allowed us to provide a variety of projects relating to inclusion, inequalities and supporting the cost of living crisis over the last year. We want to thank our funders:-

- British Science Association -Science Week
- London Borough of Sutton Neighbourhood Fund - Black History Month
- Community Action Sutton – Allotment development and Food Poverty
- Citizens UK – Emerging Leaders and Wellbeing Grants
- NHS Winter Project - at Friendship Friday

We are also very appreciative the support from Sutton Housing Partnership, Place at My Table, and ASKI who we work closely with over the last year. We have developed closer partnership working over the year.

We are very thankful for the donations we have received from the local Rotary Club from the Christmas activities in the London Borough of Sutton and to be supported by Dobbies Garden Centre for the year including volunteers and gardening materials.

We thank all for their generosity – local churches, and local shops – Morrisons, Sainsbury, Tesco and private individuals who gave us fresh produce from the allotments.

The funding, allows for the employment of a part-time project lead and project manager while maintaining part-time administrative support.

Reserves Policy

SACCO reserves policy is to have between 3 to 4 months running costs, this ranges from £9,740 and £12,985. The current reserves are £12,172 which is within the policy.

Re-appointment of Independent Examiner

SACCO has re-appointed of 678 Consult Limited as independent examiner and they have agreed to continue in that capacity.

Future Work

SACCO is focused on:

1. Expanding Friendship Friday: Growing this popular program to reduce social isolation among seniors.
2. Engaging in Partnerships: Participating in initiatives related to mixed heritage, succession planning, and training to ensure the organisation's sustainability and relevance.

Summary

By prioritising organisational development, risk management, and future planning, SACCO is building a strong foundation for continued success. These efforts aim to enhance governance, expand community impact, and secure SACCO's long-term growth and sustainability.

Approved 27th January 2026 and signed on behalf of Trustees by

Cleo Douglas

Cleo Douglas - Chair

Independent examiner's report to the trustees of Sutton African & Caribbean Cultural Organisation for the year ended 31 March 2025

I report to the trustees on my examination of the accounts of Sutton African & Caribbean Cultural Organisation (the charity) for the year ended 31 March 2025, which are set out on pages 10 and 11.

Respective responsibilities of trustees and examiner

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity as required by section 130 of the Act;
- or
- (2) the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Date: 27th January 2026

Ruth Kenekueyero
Member of the ICAEW

For and on behalf of:

678 Consult Limited
Chartered Accountants
100 Lincoln Road
Erith
DA8 2DT

Receipts and Payments for the year ended 31st March 2025

RECEIPTS AND PAYMENTS					
Year ended 31st March 2025				2025	2024
		Restricted	Unrestricted	Total	Total
INCOME		£	£	£	£
Donations			2,829	2,829	2,703
Grants		12,084		12,084	56,886
Fundraising/Sales/Other			4,849	4,849	3,714
Membership Fees			884	884	545
Total Income		12,084	8,562	20,646	63,848
EXPENDITURE					
Fundraising			180	180	180
Trustee Expenses			24	24	-
Charitable Activities Costs		29,193		29,193	68,295
Administration		512	1,535	2,046	2,436
Telephone and Internet		604	2,982	3,586	986
Office costs		474	1,423	1,897	2,677
Training		360		360	-
Insurance			508	508	313
Accounts & Independent Examination			1,164	1,164	1,648
Purchase of Equipment				-	456
Total Expenditure		31,143	7,815	38,958	76,993
Net Receipts		-19,059	747	-18,312	-13,145
Cash funds at 1 April 2024		27,615	11,425	39,040	52,185
Cash funds at 31 March 2025		8,556	12,172	20,728	39,040

Sutton African & Caribbean Cultural Organisation

<u>Statement of assets and liabilities</u>					
<u>Year ended 31st March 2024</u>					
			2025		2024
			Total		Total
Cash Funds			£		£
Cash at bank and in hand			20,728		39,040
Cash funds					
Restricted funds			8,556		27,615
Unrestricted General Funds			12,172		11,425
Total Cash Funds			20,728		39,040

Approved 27th January 2026 and signed on behalf of Trustees by

Cleo Douglas

Cleo Douglas - Chair