

Supporting communities, enterprising minds and active citizens

# **ANNUAL REPORT**

# JUNE 2016 to MAY 2017

ACCM (UK) 1<sup>st</sup> Floor 3A Woburn Road Bedford MK40 1EG Tel/Fax: +44 1234 356 910 Mobile: +44 7712482568 Email: info@accmuk.com Website: www.accmuk.com

## **Contents Page**

Highlights from the Secretary	1
Reflections from the Director	3
PROJECT SO FAR	6
- What we did	6
- Working with beneficiaries, Professionals	8
How our information and good practice is shared	13
Opportunities and Challenges	14
- Opportunities	14
- Challenges	15
Financial Statement for the Year 2014 - 2015	17
Future plans and work in progress	
INDEX	19
- Reflections from Staff	19
- Feedback and Quotes from users	24
- Photographs	26
- Funders and Supporters	38

# ANNUAL REPORT

# HIGHLIGHTS FROM THE SECRETARY

The success of ACCM (UK) this year continues to show increase in demand for its work and services due the delivery, determination and user friendly approached that enabled users to continue using our services. This is all due to the hard work and compassion from my fellow Team of Trustees, staff and volunteers who put so much effort into engaging and reaching out to hard to reach communities, professionals and service providers. The central discrete location of the office and meeting rooms continue to be the focal point of meeting with new groups and individuals easily accessing it to seek help, get involved or participating in activities or just drop in to meet others and share experiences. As Secretary, I am proud of ACCM (UK) in its ninth year of operation and continuing growth in delivering services and its strength and healthy is due to the leadership of the Director, with the support and inspiration of her team of staff, volunteers, users, supporters and funders. As a member of the Board of Directors / Trustees, I have seen our duties and responsibilities expand as users request more services in new areas, such as counselling and legal support due to confidence in victims of abuse coming forward. Our partnership with Premier Solicitors in Bedford enables us to provide legal advice and support to our users at negotiated discounted price. On behalf of my fellow Board members I would like to say we are delighted to be part of these new developments.

Key to 2016 - 2017 was securing Big Lottery Fund grant that has enabled ACCM (UK) to continue its existing work for a further three years from April 2016. The Director can also be commended for spending and committing her time with support of staff and Trustees in 2016/2017 completing funding applications and securing new smaller grants from Awards for All, Bedfordshire and Luton Community Foundation, Bedford Borough Council and Bedfordshire Office of Police and Crime Commissioner. We are also grateful to The Allen Lane Foundation, St Andrews Church and Wixamstree Trust for continued grant support.

Our ESOL classes continue to grow as we now have three classes each week from beginner to advanced classes. We are grateful to our Tutors who are provided by Bedford College through our partnership working.

ACCM (UK)'s has this year been acknowledged and rewarded through winning of various Awards including the Director being awarded Women Appreciating Women Award (WAW) from Pauline Long, Founder of Women Appreciating Women. ACCM (UK) and two staff winning Awards for Community Cohesion Work in Bedford from The Bedford Office of Police and Crime Commissioner (OPCC). This is a great sign of what ACCM (UK) has achieved in the last nine years with passion, determination and hard work and that all the work is now being recognised. Well done all.

I am excited about the new projects of Bedford as One and Gardening for Health. The new project of obtaining Council allotments and developing them as part of our health and wellbeing programme is a brilliant idea that will enable our users to be practical in growing own fresh fruit, herbs, vegetables and flowers and most importantly meet others from diverse backgrounds and make friends. We look forward to shearing tips of growing own food.

The planned Bedford African Community event is important in improving diversity and community cohesion, embrace and learn from African communities residing in Bedford by sharing in their colourful traditions and cultures. This will in particular be important in educating and empowering African children and young people about their heritage.

Looking at long term sustainability we have to now look beyond grants as these are now very challenging and complex to secure by looking into other sources of funding such as fund raising in the community, crowd fund raising and joining in partnership with organisation with similar work ethics and aims. I am happy that our work and progress is in line with a number of the Governments' policies in health and illegal harmful traditional practices that have emerged as areas of need. We will continue monitoring funding sources as they arise and keep applying. As Board members we will ensure that that we continue to be proactive and provide support to staff and volunteers to develop new services and secure new sustainable long term funding to meet the increasing needs of our beneficiaries.

Three years of hard work to try to achieve our working towards Quality Management Systems ISO9001 was a relief and success as we successfully gained BS EN ISO 9001: 2008 Certification accreditations on 13 March 2017.

On behalf of my fellow Board members, I would like to thank the Director, staff, volunteers, users and supporters and most importantly our funders especially Big Lottery, St Andrews Church and Bedford Borough Council, who have made it possible for the project to continue being successful. I look forward to committing myself as Secretary and serving ACCM (UK) for another successful and fulfilling 2017/18.

Dr Comfort Momoh M.B.E Secretary

# **REFLECTIONS FROM THE DIRECTOR**

## A successful year

The 2016 to 2017 year was so challenging and very successful for ACCM (UK). ACCM (UK)'s successful local work in Bedford continues with now established expanded programmes outside Bedford, Luton, Hertfordshire, Buckinghamshire, Northamptonshire and UK wide on illegal harmful traditional practices. As Director I was nominated for Women Appreciating Women (WAW) Award and received it at a ceremony in London on 8<sup>th</sup> March 2017 from Pauline Long, the Founder of WAW. This is important Award not just for me but for the whole organisation as we work as a Team. Other Awards won were form Bedfordshire Police and OPCC.



As Director I have continued to manage day to day activities of the project, supervising staff with the support of the Trustees. As the main fund raiser 2016 to 2017 was very exciting year as we secured three grants, a three year grant from Big Lottery Fund and smaller but crucial funds from Bedfordshire Office of Police Commissioner and Crime Commissioner and Awards for All. Other small grants from Bedford Borough Council, St Andrews Church, Allen Land Foundation and Wixamstree Trust secured in the previous year complimented our funds. It was also important that Trustees and the Director had worked so hard over time to build reserves that enabled the project to continue operating from September 2016 to March 2017 whilst waiting for Big Lottery Fund grant to start in April 2017.

ACCM (UK) has a very important reserve funds policy to ensure the project the project continues delivering services and paying staff.

Our partnership working continues as it enables us to reach out to other communities, sharing good practice, running joint events and information in the best interest of our users. We continued working with our existing partners including trusted grassroots organisations, The Polish British Integration Centre and Italian Senior Citizens Group, Victim Support and local Religious groups in Queens Park, Cauldwell, Kempston, Castle, Kingsbrook and Kimbolton. We now also have new groups of African background in Luton, Milton Keynes and Northampton that we are supporting or delivering joint work to communities. One such work is planning of the first Bedford African Community Event to be held in June 2017 that is being supported by the Ghanaian Group in Luton and Ugandan Groups in Milton Keynes.

Our work in 2016 to 2017 continued to build on our successful existing programmes including ESOL, IT, Health and wellbeing, coffee morning, counselling, legal advice and creative therapy sessions, while introducing new areas of need, such as youth groups, homework clubs and elderly services. As Director and trainer, I attended over 120 meetings locally, nationally and

Internationally to promote ACCM (UK), learning and sharing information and good practice. As Director joined by the Secretary who is an expert on FGM were invited by No Peace Without Justice organisation in Italy to attend BanFGM Conference held in Rome from 30 January to 2 February 2017. As a member of EURONET this was an opportunity to catch up with fellow FGM campaigners while attending the conference but also learning and sharing new good practice. It was a successful conference as the Director was able to catch up with many colleagues and share information and became signatory to various resolutions to end and BanFGM worldwide.

This was an interesting and challenging year with regards to staff and volunteers capacity due to increasing demands and needs from our users. With new funding from Allen Lane Foundation and Bedfordshire and Luton Community Foundation we were able to cover costs for ESOL and providing counselling to our users so they don't have to go on waiting list for NHS counselling services that were years ahead. Volunteers are important part of our organisation however good volunteers do not stay long as they get into paid work elsewhere which is great for them but a loss for ACCM (UK). Our success in the community is also due to partnership working with other agencies however we also feel that some of them take advantage of our work by sometimes claiming it is theirs. We will be developing procedures and terms and reference for future partnership working to ensure we all claim what we have put in.

Our partnership work with the Italian Senior Citizens Group and The Ghanaian Family Group continues to grow. We now also have new local groups some working with people with disabilities now joining ACCM (UK) or using our meeting rooms for their work. This is bringing in more vulnerable people to make us of our facilities for the health and welfare benefit. Our Youth Groups continue to grow and now that we have games available for young people to use, they now manage them themselves with little support from ACCM (UK) staff. We still continue to have funding issues but this has not diminished our work with young people but their enthusiasm to attend our activities and have fun or take part in various activities keeps the programmes going.

Due to new Government Polices and laws that came into force in 2015 to 2016, this year was a busy year for training and raising awareness on illegal harmful traditional practices, especially FGM and forced marriage, with professionals seeking support and information on how to tackle these culturally sensitive subjects. There are still a lot of confusion as to when it was appropriate to report a case if the girl or women was found to have had FGM done while overseas. These Laws has driven the communities underground fearing visiting a doctor or hospital will lead to arrest meaning that some victims are no longer speaking openly about their concerns or issues. As Director, I continue to be involved in various consultations including the Home Offices'FGM Forum and other Government Departments.

Our work with Bedfordshire Community Police has grown from strength to strength with all Police Teams now visiting ACCM (UK) to agree on joint partnership working to make our communities safe and happy. We have agreed to support the Police with their new programmes on Hate Crime, Trafficking and Safety in the Home. This also led to ACCM (UK) and two staff from winning Awards for our Work on Community Cohesion officiated by Catherine Holloway the OPCC and MP Richard Fuller.

As one reads through the report it will become clear, that as a project, 2016 / 17 has been a busy year running activities and providing services to meet the needs of our users in particular legal advice that we provided in-house. We still have a lot of unmet needs and we hope that with the extension of our Big Lottery Fund Grant we will be able to start delivering services to meet the unmet needs by 2019 and beyond.

## Looking to the future

We are one and half years into our 3 year Big Lottery Fund and we are not sitting on our laurels but working hard to look for future funds, grants, contracts and partnership working to sustain our work. Our success in securing Quality Systems Management Mark will help towards looking into public contracts to deliver public services though it is a very competitive environment.

As our research and feedback identified new areas of need that were not being tackled previously, we will continue to work closely in partnership with statutory service providers, professionals and other grassroots organisations to develop new or improve existing services that will meet these new needs. I am very pleased to see the success of Bedford as One, a programme started by ACCM (UK) in 2015 become so successful working closely with other Faith Groups in Bedford. This is a unique concept as we are look in at similarities in communities through Faith than differences that we can work with. Subjects explored include food, faith and prayers, mental health, music and respect. Bedford as One secured a small grant from Awards for All, enabling it to get this work off the ground. Thanks to Bedford Health Watch, Bedford Council of Faith and Bedford Borough Council for their continued support.

ACCM (UK) working with various African communities has always been curious as to how many Africans actually live in Bedford since they never get together or know each other. There has always been myths and misunderstandings amongst non-Africans that what was African Caribbean was also African, when this was clearly not the case. The new BAC group has met several times and agreed to run an event in Bedford in June 2017, to show case, share and learn about 'What is African'. Plans are in the pipe line supported by the Mayor of Bedford and The High Sheriff of Bedfordshire. This looks like it will be a very colourful event.

We continue to work closely with Bedford Borough Council and it now has leased ground floor space to ACCM (UK) to start developing a Community Hub or Centre for the benefit of all Bedford citizens. Our determination to have this space has paid off and now just need to raise funds to develop services targeting elderly and upgrading our youth work for minority communities in Bedford.

The new Gardening for health project is an exciting programme and as a keen gardener I look forward this and supporting others keen to learn or get into gardening either for fun or serious growing of food, herbs, flowers or vegetables. We look forward to shearing tips of growing own food.

We will continue to develop our links with our international partners in Europe, through our membership of EURONET – FGM. Although our African programmes have not taken off due to lack of funding we still provide information, guidance and any support whenever possible.

Most importantly 2018 is our ten year celebration in operation. Plans are in the pipeline to celebrate this milestone. This has been made possible with full support from staff, Trustees, volunteers, our users, supporters, funders, especially Big Lottery Fund. I look forward to successfully taking ACCM (UK) further into 2017/2018 and beyond.

She Culloch

Sarah McCulloch Director

# THE PROJECT SO FAR

## What we did

The Trustees / Directors continue to oversee the whole project, managing of finances by monitoring, authorising payments, checking all payments are in order, signing cheques and responding to communication relating to the project. The Board met 4 times a year at our Bedford offices. The Chair and Treasurer continue to visit our offices in person to talk to staff and volunteers, with the Chair attending some of the events to meet users or participants and making sure the events have been planned and run efficiently and meeting our aims and objectives.

Our work in 2016 / 2017 targeted mainly elderly people but continue to reach out to all other members of the community as in previous years and continued to build on successful existing programmes such as Italian Senior Citizens Group, The Ghanaian Family Group, The Ghanaian Victory Life International group and women's groups. Our provision of legal advice has grown stronger and we have had increasing cases mainly in domestic violence and for divorce. We are now working closely with Premier Solicitors who are providing legal advice as we no longer provide it in house. Our in-house counselling service is a godsend to our clients who do not have to wait for NHS referral which mean going on waiting list. Users have gained confidence in talking about their experiences and feel confident in sharing their experiences with others and many do encourage others through word of mouth to seek help. This recommendation has increased numbers seeking counselling.

Our Bedford as One project has grown and become one of the most successful new projects in Bedford. It has run four events a year that brought people from different Faith backgrounds. Trustees, Director and staff have been fully involved but the hard work has been undertaken by Sat Paul the Projector Coordinator Seasonal Worker. The Bedford Borough Council continue to provide Administration support and promotion with Health Watch and Bedford Council of Faith also providing team support. Bedford as One worn awards from Bedfordshire Police and OPCC for it Community Cohesion work in December 2016.



Sat Paul and Rehana with their Awards

## ESOL – English and IT sessions

We continue to provide ESOL for non-English speaking migrant communities and IT for beginners as these classes have become popular and we now run classes two days a week instead of one. There is a demand for learners to take their Citizenship tests but we have to refer them on to Bedford College for advanced and Citizenship course

where over 10 are said to have achieved certificates. This work continues to be delivered in partnership with Bedford College who continue to provide Trainers and Tutors. As majority of our learners are women who have no UK status, learning to speak English and use of IT empowers them with confidence that is leading to better career, training or volunteering opportunities outside the home, and becoming independent of their husbands and families. This programme needs to continue as long as ACCM (UK) still operates in Bedford. This year we had Community Police Officer hand our Certificates to those who completed their Year Training.



One of the ESOL Learners receiving her certificate from Community Police Officers

#### **Bedfordshire Police Partnership**

Our work with Bedfordshire Police has increased as we are demand to support the Police to highlight current issues on PREVENT, Religious Extremism, Trafficking and Hate Crime. We help organise events for the Police to give talks to and reach out to communities whom the

Police would otherwise not reach. Two staff have now been trained by the Police to provide some outreach work in conjunction with our day to day programmes on safety or health and wellbeing.

The Police Commissioner, Olly Martins visited ACCM (UK) three times in during 2015 and 2016 and was shocked to hear stories from victims of abuse that he extended funding to end of July to enable ACCM (UK) to support these victims of hidden silent abuse.

We now laisie with James Hurt who is working close with Community Safety Team and ACCM (UK) to ensure our partnership work continues.



Police Commander speaking to Users on Hate Crime

## Working with Beneficiaries and Professionals:

2480 beneficiaries have benefited from our activities and work (1628 women, 752 men). Of the 2480, and over 63% of the beneficiaries were of Asian with majority of White other 15% of Italian background.

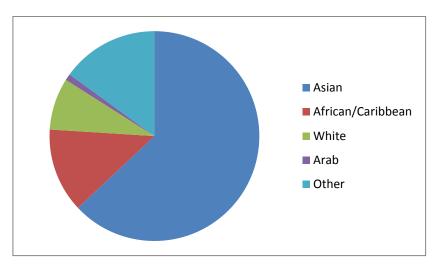


Chart showing beneficiaries by race for the year

Majority of our beneficiaries in 2016 to 2017 were women who made up 63% a rise from 61.65% in 2015/16 while male numbers were down as we targeted more elderly people. As women find it much easier to use our services or seek help and support from our services and activities whether on a one to one or as a group. We are do more outreach work in the community using Religious centres to target men and with attendance of 37%. The majority of our male beneficiaries were of Pakistan background followed by Indian and White Other. In our previous events we had targeted men of Indian background however this year we have done more with men of Pakistan and Bangladeshi origin in Queens Park, Castle and Cauldwell.

This year we concentrated our work in Kempston Ward with the support of Cllr Nawaz who made Kempston Council hall available to our events. We also organised and run three other events within church centres and a community centre. The events included talks on flu jab, diabetes, heart disease and metal health with over 400 people attending in total.

#### Talk on Men's health in Kempston



Our capacity to listen, provide positive support and working with other service providers such as Independent Domestic Violence Association (IDVA) and Bedford Borough Council Housing Teams to improve the position of victims, has meant that we are trusted to deliver results. This has seen increasing numbers of victims of domestic violence, forced marriage or female genital mutilation or those who have already been subjected to these practices coming forward to talk to us.

#### Taking the GP to the Community - Meeting your GP in Queens Park

An event in Queens Park invited local GPs to meet their patients and over 300 people turned up to drill their GPs who often could not believe the discontent their patients felt about their surgery. Not being able to make appointments when needed, complaints about timing for appointments, medications not explained properly to them, language issues especially as they are no longer allowed to use a family member as an interpreter. GPs did acknowledge their short comings and promised to improve on what they can resources allowing. Users have asked for more of these events with other professionals. We hope to take this success story to other Wards in 2017 - 18.



One of the users asking a GP a question.

## **Gardening for Health – ownership of Council Allotments**

The new project of obtaining Council allotments and developing them as part of our health and wellbeing programme is a brilliant idea that will enable our users to be practical in growing own fresh fruit, vegetables and flowers and most importantly meet others from diverse backgrounds and make friends. We look forward to shearing tips of growing own food. 12 of our beneficiaries and their families have shown interest and the Director is a keen garden who will help guide and motivate them along the way. The Bedford Hospital also has several allotments and we hope to take some joint work especially where beneficiaries suffer from mental health or depression.



Allotment in March 2017 on allocation

## **Bedfordshire Office of the Police and Crime Commissioner Grants**

We were fortunate to secure two grants from September 2015 to July 2016 and were then extended from the Office of Police and Crime Commissioner's Fund:

- Commissioner's Community Safety Grant for the project titled "Supporting young people from minority backgrounds in Bedford."
- Victims Commissioning Fund for the project titled "Supporting victims of illegal harmful practices and sexual abuse in Bedford."

The projects were delivered in Bedford over a period of three and six months respectively, both were extended to end of July 2016. Through a variety of educational and social activities, events, information and counselling services, ACCM(UK) intended to provide support to young people of minority ethnic backgrounds, in personal and social development to help build confident and active citizens. As well as providing assistance, emotional support and counselling services for victims of sexual abuse and illegal harmful traditional practices in Bedford. Together with raising awareness within the community on domestic abuse, sexual abuse, grooming and other forms of child abuse to foster changes in attitude in illegal harmful traditional practices.

#### **Bedfordshire International Women's Week**

We continued to run Bedford International Women's Week activities at our ACCM (UK) offices this year in partnership with our local Community Police Officers and supported by Bedford Health Watch and Bedford Borough Council. We organised a day's celebration with bring and share theme that included activities, yoga, and talks for our users with 112 women attended. We feel this is a more successful approach to celebrating women's international achievement than the costly all Bedford events of previous years.



Plating musical chairs

#### **Italian Senior Citizens Group**

The Italian Senior Citizens Group has grown and become established with varied numbers of attending weekly lunch, yoga and dancing sessions. After holding events at ACCM (UK)'s offices for a while the groups decided to move back to the Italian Church's hall that had easy access as some were not keen on using the stairs or the lift. On most weekly sessions, we have on average 45 people attending, especially when they have yoga or tai chi on.

Lunch club is also very popular as they have an elderly Italian musician who plays and sings good old memory lane Italian songs and many pair up to dance. The group though wish to expand their activities to outdoor walks and trips far afield they still prefer yoga and

localised indoor activities. In 2017/18 we hope the group will join us at our Community Hub now that we have space on the ground floor suitable for people with mobility problem.

## **Ghanaian Family Group**

This Family Group continue to grow with members now numbering around 100. We continued to support them with health talks, and information particularly on male health and vaccinations. In partnership with Terence Higgins Trust we continued to provide tests on HIV /AIDS and sexually transmitted diseases.

Another Ghanaian Group that used to meet elsewhere has now moved to use ACCM (UK)'s offices two days a week and will be joining in with the Family Groups on their one a month meetings.

We hope that the success of these two groups will lead to more family groups from other African or even Asian communities setting up to bring communities together especially reaching out to help young men.

## How many meetings attended?

In total ACCM (UK) Trustees, staff and volunteers attended over 300 events, training sessions and meetings over the year. Majority of events attended were training or meetings covering violence against girls and women. Over a third of training sessions attended were for staff or volunteers to improve and gain new skills and knowledge on various subjects related to our work.

#### Working in partnership with East London NHS Foundation Trust (ELFT)

ACCM (UK) joined up with ELFT (ELFT are mental health service providers in Bedfordshire and Luton) to organise a mental health conference within the Queens Park community to raise awareness about the impact on mental health on individuals, families and the wider community. We had 45 people attending. This is a subject that is often taboo in minority communities to speak about openly due the stigma it holds. This was organised within a community settings and was well received and attended by many from minority communities that we did not anticipate. We hope to plan more joint events in the coming year.



ACCM (UK) director giving a talk on culture and its impact on mental health

### What we achieved with beneficiaries

The publicity and anxiety amongst practicing communities has led to a surge in requests for training from professionals and communities needing advice and support. The following awareness activities and information giving with achievements and comments:

- 2480 attended activities throughout the year 8% were women only sessions, 3.5 Men only, 40.9% were mixed activities with 22.9% sessions run for professionals.
- 100% of parents say that their children are less aggressive and hyperactive due to reduction of fizzy drinks, junk food, salt and fatty oil
- Over 80% of the women now exercise regularly and 45% say they have lost weight this year
- Prostate cancer sessions led to four men seeking help soon after the talk
- 70% who attended stroke talks said they are more careful about their diets and are exercising more often
- 500 individuals sought advice or information with 400 received information and legal advice or referred to other partner agencies or did not require any further support.
  100 (70% women and 30% men) sought help for severe depression and mental health with 36% receiving counselling 80% now saying they are coping well. 20% are still receiving continued support
- 114 victims sought legal advice for domestic violence, forced marriage and female genital mutilation with 25% being rehoused
- 10% users says they are off medication as they are now more aware of the causes of diabetes, mental health, high cholesterol, heart disease and how to manage them
- Ghanaian Family Group now has Sunday group numbers now over 170 people join them from outside Bedford
- Our network working partnership with other service providers and other charities continues to grow and the Council, HealthWatch, Bedford Hospital and GPs now use our services to reach out to communities. A GP session in Queens Park attracted over 200 people.
- ESOL learners rose from 25 learners now we have 70 with three classes a week. 16% of 260 learners so far have moved into paid or volunteering work, 5% gone to Bedford College, 2% started small business and 7% want training in managing money in new business
- Supported 3 young people to gain work skills by offering them Internships at the project.
- 568 professionals who provide support services for our users either attended our training sessions, provided support services as referral partner or run some of the sessions such as GPs, Police, and Healthwatch. 10% of the professionals have become users as well.
- Staffs, Volunteers and Trustees continue to take training to build up their Capabilities to enable us to deliver our services efficiently and effectively. We will by 2018 have a qualified in house Counsellor after the staff member training completes her Level 3 counselling course.

# How our information and good practice is shared

The results from our work and good practice are being shared at all levels, with the community, professionals, service providers and policy makers through:

- Training and giving out information at meetings, training and events organised either by ACCM (UK) or other agencies.
- Continue to support our developed community groups such as the Italian Senior Citizens and Gambian Family Groups enables us to raise awareness and share information about our work and other agencies.
- Ensuring the two youth groups get established with peers as leaders supported by ACCM (UK).
- Attending meetings and sharing information and good practice especially at cross Government Forums.
- We share our information with Bedford Borough Council, Central Bedfordshire Council and any other Local Authorities; NHS Commissioners, service providers, local Councillors and MPs who are interested in our work.
- We have participated in international, National and Local Consultations or Policy reviews on violence against girls and women, health and social care during the year. The Director attended two events in Europe on FGM and a trip to China on seeking information on how China ended foot bidding culture and sharing her own work on public health and other cultures outside China.
- The Director took part in various Government Consultations on Female Genital Mutilation over the year majority of them for Department of Health about Mandatory Recording and Reporting which became legal policy for all professionals. We continue to provide this information during our training or circulating all relevant information by email
- Our updated website now has most of the information about our work. We are still reviewing the information and updating it as it becomes necessary. The Annual Report will be put on our new website and will be made available at request as well us at events where we have a stall.

## What we have learned

1. Persistence of trying to get statutory service providers to work closely with ACCM (UK) pays off as we now have a very close working partnership with 4 GP Surgeries and Bedford Hospital Mental Health and Sex Assault Services.

2. Bedford Hospital now promoting ACCM (UK) in their magazines and Newsletters

3. Continual support of our Italian Senior Citizens Group and Ghanaian Groups has improved their socialising and health reduced isolation and depression.

4. Targeting men on specific subjects such as prostate cancer can save lives

5. Running mix gender events enables families to discuss issues, share ideas and make joint decisions when deciding family health and wellbeing or dealing with children

6. Working closely with Religious Leaders can open up new promotional and delivering information channels such as Local Religious Radio Stations.

7. Offering staff and volunteers' capability building opportunity to improve their skills and knowledge doe motivate them as they show a willingness to learn and improve in order to deliver better services for the benefit of our users.

8. Speaking English opened up opportunities to training, employment, volunteering, use of social media, became better parents and changed lifestyle to improve health

9. As original ESOL learners enjoy freedom of communicating in English, securing paid and volunteering jobs or going to College to take up courses demand for ESOL has rocketed from 25 to 75. It is empowering and a success.

10. Continued raising awareness on diabetes, stroke, health eating, cholesterol enables families to improve their lives as some ladies have said they have lost weight and are more active

11. Awards for Community Cohesion from Bedfordshire Police and Pauline Long's Women Appreciating Women Award (WAW) for the Director.

12. Securing our BEN EN ISO 9001:2008 Quality Management Systems on 13th March 2017. This was great news after such three years hard work.

# **Opportunities and challenges**

# **Opportunities:**

The Year 2016/2017 was very good year in delivering work, reaching out to more community groups and gaining partners. The year was more stable due to the 3 year grant award from Big Lottery Fund and securing new small grants.

Local Community and Religious Leaders have now become our great supporters as they now promote our work and offer free venues whenever we need them.

Kempston has now become our better Wards to undertake work in with close support of Cllr. Mohammed Nawaz.

With staff and volunteers now established, trained and passionate to continue in their posts, we still have the capacity to continue our work and do more as we have established relationship with our communities. We still need to secure new funding to recruit new staff if our expansion of services can be realised or achieved as we now have yet more demand on our services to tackle mental health, all forms of abuse and legal advice. Due to demand for local work we now also need more volunteers especially to help develop our new Community Hub. This is our new exciting programme and the community are ready for it.

Our partnership with Bedford College continues to grow with more ESOL and IT sessions planned for new areas such as Cauldwell and Kempston that will start in 2018. We now have users in Queens Park, Cauldwell and Castle at higher levels of ESOL and those wanting to take advanced ESOL or Citizenship tests are being signposted to Bedford College. As demand for ESOL has increased we now run three classes a week and have to start putting some people on waiting list.

Our work relationship with service providers and statutory bodies such as the Clinical Commissioners, Public Health teams, Bedford Healthwatch, Local Authorities, Bedford Hospital, Terence Higgins Trust and GPs continues to grow as demand for health services grows. Concerns in early appointments for GP services has meant that we are seeing more people complaining about ill health and not being able to see their GP. This has led to our teaming up with Healthwatch Team and local Pharmacists to provide health checks and advice on how to reduce ill-health. Bedford Hospital now promotes our organisation through the Hospital Magazine and are now talking about referrals of patients being discharged to ACCM (UK).

As members of various Government Forums, we continue to provide up to date information on our work and feedback from users to inform Government Policy and legislation.

Bedford as One project continues to grow stronger by bring all Faith Groups together what is common amongst all Faiths instead of looking at differences. From previous events there seems to be more in common amongst all Faiths than differences if you take out the extremists. The Bedford Borough Council and the Police are effectively making use of Bedford as One as a way of engaging with Faith groups to raise awareness on RESPECT, Extremism and Hate Crime. We hope that this will be our future income generating project.

Working on the allotments has become popular that we have now secured another allotment to own two. This coming years will be very exciting as we grow own food, fruit and flowers to share. We are going to encourage more people to get out and about especially elderly people who often live in isolation and this will get them out to keep fit through gardening or jut siting at the shed and having a cup of tea and charting to other allotment owners.

Our work and partnership with large Charities, such as MIND, Polish and British Integration Centre, Terrence Higgins Trust and Citizens Advice Bureau, who run services for target communities but struggle to engage with minority communities continues to grow. Our 3A Woburn Road office being strategic continue to enable us to be closer to large charities especially MIND, based at 3 Woburn Road and our target communities. Due to increasing number of users needing counselling we now provide most of this service in-house. We are planning to have two staff trained in counselling as they speak various languages to provide support to our users as this will help reduce waiting times and expand our work in this area.

We are still supported by our Local Councillors, High Sherrif and MP and we hope to engage them in to support our discussions with the Council regarding taking over the whole building to develop a Community Hub for community use. We are also seeking more information from Locality about Community Assets or Turning a public building into a community use asset. As we have now completed our Version 1 Business Plan we can move to serious fund raising and talks with the Council.

## **Challenges:**

Our main challenge is continuing to secure funding. We hope that Trustees and Directors now focusing on identifying potential partners will help to start planning to go for contracts to deliver public services for the local authorities or the government as we now have an excellent

track record. The Director is also constantly looking out for funding sources and this takes most of her time trying to complete numerous applications at the same time. Although we have secured a three year grant that will take us to March 2019, we still need to raise more new grants to enable us to achieve our aims and objects especially supporting victims of all forms of abuse and reducing mental health amongst minority communities. The current funding environment is so competitive and based mainly on sub-contracting and or pay-by result is not suited for our type of work but we have to embrace them and take up the challenge.

Increasing demand for our services, support and information continues to increase with demands identified in our evaluation reports and head counts of those who drop into our offices in person, are proving very challenging to meet or achieve due to limited staff and funding resources. Majority of the new services and needs are coming from our new older, younger people and male users with specific needs such as demands for only gentle exercises and yoga, support and counselling for users with serious mental health problems is another area of great demand. There is also a difficulty with finding non English speaking qualified counsellors. Young people want more high powered sessions such as swimming, kickboxing and outdoor activities all of which require staff and extra funds to make them worthwhile.

## ACCM (UK)'S FINANCES AND GRANTS

# Financial Statement for the Year Ended 31st May 2017

### STATEMENT OF FINCANCIAL ACTIVITIES AND INCOME AND EXPEDITURE ACCOUNT

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2017	Total Funds 2016
		£	£	£	£
Incoming Resources Activities in furtherance of the Charity's objects Grant Receivable Fees and Bank Interest		1714	137642	139356	105552
Total Incoming Resources		1714	137642	139356	105552
Resources Expended: Cost of activities in furtherance of Charity's Objects					
Direct Charitable Expenditure		218	9412	9630	6811
Management and Administration					
Office rent and services		0	3534	3534	10380
Salaries		0	73942	73942	64682
Training		0	5058	5058	1336
Accountancy and professional fees		0	1800	1800	8428
Volunteer Expenses		0	1887	1887	589
Travel & subsistence		4	2125	2129	1415
Trustee		0	294	294	0
Consultancy		0	6635	6635	0
Administrative		2388	7918	10306	4530
Subscriptions Bank Charges		150 0	61 247	211 247	$\begin{array}{c} 0\\ 0\end{array}$
Staff Miscellaneous		195	80	275	1000
Depreciation		0	1059	1059	1059
Total Resource Expended		2955	114052	117007	100230
Net (Expenditure/Income)					
For the Year		(1241)	23590	22349	5322
Total Funds at 1st June 2016		4268	30313	34581	29259
Total Funds 31st May 2017		3027	53903	56930	24581

# Future plans and work in progress

## **Hopes and aspirations**

- 1. We will continue fund raising until we have satisfactory reserves for long term sustainability of our work programme and to expand our staff and volunteer resources to achieve our goals and objects.
- 2. Our long term aims is to raise funds to establish a Community Hub, on what was previously the Conduit Day Centre, to provide services for minority elderly people and expand our young people's programmes run and managed by young people themselves. The centre will also provide somewhere safe for girls and women who are victims of abuse or fearing abuse to seek help, talk to someone in confidence and gain valuable information. We will encourage service providers to run day or half day surgeries at the HUB.
- 3. We will continue to provide training, information, keep up the campaign in the UK and overseas on tackling harmful traditional practices until young people and women are safe and free from all forms of harm.
- 4. There is a strong need to develop work around children and young people as there is no such service in Bedford in particular supporting African Caribbean children and young people. We have established a small group but now require funding to employ a Youth Project Worker to develop this work. This is an area we hope we will be able to secure funding support from BBC Children in Need or from other Government sources.
- 5. Apply for new grants to support parents locally and from other regions including Luton, Milton Keynes, Northamptonshire, Sheffield, Leeds, Manchester and Birmingham through our link partners.
- 6. Continue running parenting, health and wellbeing events to tackle health, social and economic inequalities in Bedford especially mental health. ACCM (UK) believes that communities or individuals who are healthy and empowered with correct information will improve their social and economic status through training or employment or volunteering.
- 7. Continue lobbying and supporting the Government and Local Authorities to improve facilities and services for victims of illegal harmful traditional practices and all forms of violence so victims can live a healthy, safe and economically active lives.
- 8. Build on existing and creating new partnerships for better working partnerships to improve the position of those who are most vulnerable in the community, especially girls and women.
- 9. Recruit and train more community champions and equip them to continue working within their communities especially in Luton, Milton Keynes and Northamptonshire.
- 10. Continue to seek funding to develop our area of work with men as there is a definite need relating to child sexual abuse, mental health, substance abuse and prostate cancer problems.
- 11. Develop our working partnership and relationship with more Religious and Community Centres, as make use of local Religious Radio stations as they reach out to people who are house bound or unable to attend events of prayers.

# **INDEX**

## **Musings from staff and volunteers - Reflection Reports**

## Jimena Galeno - Administrative Officer

Everyone is important to us!

Thank you again to the Big Lottery and the other organisations for their help making it possible to carry on with our aim to help bringing fairness to the different communities and enable us to keep our charitable work in the community.

I am delighted to see through the years how ACCM (UK) is growing and how the people have got to know us more, "An Organisation for the People".

With all of the hard work as a team and all those people that have come to us for help and support, all those hugs, tears of sadness and happiness, lovely comments and testimonials make you see life with another perspective and proud to make a difference, teaching us something positive that help us to understand the different cultures from within the community.

I am so pleased to work with such a professional team, working for the same goal "Supporting the Community"

ACCM (UK) has been becoming busier as the members of the community are getting to know and trust us with the services that we provide. Also we are receiving more referrals from other service providers not just within our community but nationally.

I have developed many skills through training, not just as Administrative Officer's perspective but also from counselling courses giving me a better understanding on how to communicate with our clients having empathy, consideration and the ability to assess individual cases. As frontline officer training in counselling has enabled me to be able to provide immediate support and assessing users in need and usually in very stressful situations.

As a team we are growing professionally and personally, giving the best of us to those in need.

We are so proud to work at ACCM (UK).

Jimena Galeno Administrative Officer

## Rehana Kosar - Project Worker

#### Report 2016-2017

I have successfully completed another year. I am privileged to be a part of ACCM (UK) and to be reaching out to the hard to reach communities and also to the wider community. I am really proud of the work that I have delivered in these communities and I have made an impact and a difference to many lives which is rewarding, and satisfying.

I have built many good professional relationships and it has been great working in partnership to help those in need. It has been a busy year; great networking and working in partnership. GP's and other health professionals are now making referrals to us.



Rehana Receiving her Award Certificate

Students who have attended free tuition sessions on the weekends have now successfully passed their exams. I am so pleased for the future generation that they have been able to receive that extra help so they are able to do better and succeed in life.

I have really enjoyed working with the police on hate crime and other broad areas; together we have been able to make a great difference and a huge impact.

I have now started to get approached by youngsters from different communities and backgrounds. I feel privileged that I am able to be the one who can encourage them in taking their careers in a direction of their wish and help them to get into employment.

It has been always been rewarding at the end of delivering health and wellbeing sessions alongside other professionals. We have had great outcomes, for example we recently delivered a breast cancer awareness session, someone who attended that day had the symptoms which needed urgent attention and we got them to see their G.P straight away.

It is so great to empower all and see the change within the service users, to see them grow and reach the heights that they once desired and being able to have the voice of their choice -which is their right!

100s of people attending have now got vast amounts of knowledge after the educational sessions which have built their confidence and have helped them grow as individuals. They can now to go and help and pass on the key messages and get into employment.

I appreciate the value of partnership working, and the difference that we are making to reduce the health inequalities gap in Bedford Borough. I will be continuing this commitment to supporting the wider community to achieve greater health and wellbeing <u>Achievements</u>: I received Thank you award this year, given by the police which I am so delighted and honoured with the appreciation shown by the police.

I have now completed my **counselling** training and have passed I am really looking forward to go on the next level and be in house counsellor in the future for ACCM(UK). I am now also **Domestic violence champion** 

I have saved many lives, helped victims of harmful traditional practices, helped to prevent them from committing suicide and taken them out of panic attacks. My work is very much appreciated by all communities.

Feedback from Emma L Freda from Health watch Bedford borough

"I have worked with Rehana over the course of the past 3 years. She dedication to her clients is inspiring and she goes above and beyond to ensure the safety needs and wellbeing of her clients are met.

I find her to be courteous, driven, conscientious and passionate about the communities she provides services for. Thank you Rehana for your continued support and dedication." Emma L. Freda Communications & Public Engagement Officer

I feel so privileged and blessed when I get a feedback from my clients telling me how I have made a difference in in their lives.

I would like to thank Big lottery and all our funders to make this possible, I would also thank my Director Sarah McCulloch and my colleagues Sat Paul and Jimena Galeno for all their ongoing support. I would also like to thank all our volunteers for their dedication. We are a great team and we will grow and will continue to make a difference in all communities.

Rehana Kosar Project Worker – Tackling Health Inequalities

#### Sat Paul - Seasonal Worker

My work in 2016/17 has been wide-ranging, exciting and gratifying.

**Tackling Health Inequality**, I have dedicating time and commitment to ACCM(UK)'s 'Public Health and Well Being' programme at planning and delivery stages. I have taken the lead in delivering the following:

• With the support of Prostate Cancer UK we delivered 3 Prostate Cancer awareness events aimed at men from South Asian background. These events were very successful, attracting around 20 attendees at each event.

- The 2 Diabetes awareness events took place at the Ramgharia Gurdwara and Pentecostal Church delivering valuable information to the community recognised as 'most at risk'
- Stroke awareness combined with blood pressure checking events were organised at the Ford End Road Mosque, Bhagwan Valmik Temple and Guru Nanak Gurdwara.
- Delivering information, facts and figures about the self-harm caused using tobacco, we planned a 'Stop Smoking / Chewing Tobacco' event, organised in conjunction with Bedford Borough Public Health department.
- Promoting the NHS screening programme, I developed a Bowel Cancer Awareness presentation which I delivered in Punjabi. This presentation was produced with full consultation and support of the Men's Health Forum UK and has been of huge benefit to the older people who don't understand English to well.

In general, this work is ongoing and I will continue making contribution to support the joint efforts of the ACCM(UK) team working with a wide-ranging partnership base of service providers and users.

**ESOL and Maths:** As in previous years, I have once again been able to resource tutors from the Bedford College Teachers Training department to support our educational programme aimed at empowering community members to lead a fuller life.

**Bedford As One** project originated from a multi-cultural group discussion at a staff meeting of ACCM(UK), with the aim of bringing diverse community groups closer together through exploring and sharing similarities in diversities. Now in its second year the project has become a documented 'brand' with a distinctive logo, and is delivering an excellent output promoting



community cohesion and integration. During October 2016, I made an application for funding to the Big Lottery for support for the BAO project, and felt a sense of boosted energy when the project was awarded a substantial grant in December 2016. With funding in place, the BAO steering group, comprising of representatives from ACCM(UK), Healthwatch Bedford Borough, Bedford Council of Faiths, Bhagwan Valmik Sabha (BVS), Bedfordshire Police Community Cohesion Team, Bedford Borough Strategic Partnership and Bedford Indian

Sat second from left at the Police Community Cohesion

Community (BIC), have drawn up plans for the delivery of events up to December 2017. As recognition of the good work done by BAO, the steering group were awarded the 'Integration Champions Award' by the Bedfordshire Police at their awards ceremony in February 2017 at Luton.

By way of further promoting the underrepresented minority communities, I am privileged to have represented ACCM (UK) on 16<sup>th</sup> October 2016, when I spoke at a historical seminar at the

Houses of Parliament, London, on the topic of 'Life and Teachings of Bhagwan Valmik'. This event was organised by BVS Bedford with the support of Richard Fuller MP. I am greatly honoured to have been recognised and presented with a plaque on the day. Similarly, The Guru Ravidass Sabha Bedford organised a seminar on the 'Life and Teachings of Guru Ravidass' at the House of Lords on 8<sup>th</sup> March 2017 where I was again awarded a plaque for my contribution on the day.

**Community safety and security:** ACCM (UK)'s Culture Change Management aspect has lead me to be involved with the work of Bedfordshire Police in tackling Hate Crime. With the present climate surrounding Brexit, Hate Crime topic is high on the government's agenda and I have attended training and various conferences to prepare myself to act as a supportive link between the police and the community.

**Community sustainability:** I feel my work within ACCM (UK), which has a multi angled approach, will have benefited the community. The combination of Health awareness events, Bedford As One project and creating strong links between the police and community are all aimed at underpinning long term community sustainability.

**Future Planned Expansion:** BAME HUB. The proposal of developing the ground floor as a one-stop-shop to provide for the need of the BAME communities has now been discussed for some month and I feel privileged to have shared my views and thoughts on this from the start. I look forward to being part of this project which will be an exciting development for ACCM(UK).

Finally, I would like say how Grateful I am to:

- Sarah for her valuable advice, guidance, support and for involving me in some important organisational and future planning matters.
- Rehana -- for her support as we have spent considerable amount of time together covering some of the field work and community outreach work.
- ➢ Jimena -- for her dedicated admin support.

Sat Paul Seasonal worker

# Feedback and quotes from users:

- 1. Mental Health Conference Queens Park:
  - Information from ACCM (UK) was very useful.
  - Sarah's cultural perspective was enlightening.
  - Event was very informative and interesting.
  - Vital to raise awareness so mental health is less stigmatised.
  - Bedford College Students play was fantastic.

#### Other quotes:

- I am a white British lady but when I met Rehana I felt very much like we are one, ACCM (UK) treats everyone like family- I was provided counselling since then I feel like myself again and I have found my answers through therapy provided. Thank you. E. T
- I was a victim of H.B.V I was disowned by my family –when I had no one ACCM (UK) gave me that support that no other services gave. It has been one year now I have come a long way now I have passed my driving and I am a solicitor. I am today where I am because of ACCM (UK) thank you Sarah and Rehana for all your support. A.B
- I was referred by Mental health services to ACCM (UK) I was supported throughout till date, I was a victim of D/V Rehana and Sarah gave me the hope-I am now a new me-I am no longer with the mental health services and I have started to live again. I am now working and I would like to say a huge thank you to ACCM (UK). S Teji
- "ACCM( UK) has been part of my journey, I met Rehana when I was at my breaking point, ACCM (UK) gave me hope and supported me through out, I have overcome all the sufferings and hardship all thanks to ACCM (UK) I would have not been where I am today without their support. Thank you so much I have a life I feel like a bird with wings and can fly, it is an amazing feeling thank you". Mrs LM
- "I was living in the dark ACCM (UK) showed me the bright side to life and gave me the courage and hope to do something in my life after getting counselling and then legal advice". Ms N
- Thank you for your legal support that gave me confidence to change my life". Mr O
- "I would have been homeless if I didn't have ACCM (UK)'s support If i have a got a roof over my head its all praises to ACCM (UK). Thank you" Mrs S
- "I really need advice and guidance in my life I come across many organisations but when I met ACCM (UK) I got all the support I ever needed to get my life back, I can't thank you enough, I pray you keep going bless you all". Mrs K
- I have been through a lot in my life today I couldn't move forward in life without ACCM (UK)'s lawyers' support, many thanks. Ms F
- "My family were sent to court and we did not know why. But ACCM (UK) explained the reasons why with the new FGM Protection Orders, gave us a lawyer who sorted out everything and the case was dismissed. Thank you from my family". X Family
- ACCM (UK)'s solicitor is great as she understands our culture and how the courts work. She has saved my life and given my children a chance away from their abusive father. Thank you." Mrs FK

- I would have had prostate cancer if I did not attend ACCM (UK)'s prostate cancer talk that made me go to see my GP quickly as I had an enlarged tentacle. Thanks you for the talk. I have also been sharing my experience with other Asian men to encourage them to see their doctor.
- ACCM (UK) is the only organisation that helps people like us. I am now so confident even to speak to the Police after getting all the support, counselling and information from staff.
- As a white male victims of domestic violence abuse as a child, I also abused my partner thinking it was normal. I went to prison and returning had nowhere to go for support until I met ACCM (UK) at a Wellbeing Centre. They invited me to their offices and have helped with counselling and I now appreciate violence against anyone is not acceptable. Thank you Rehana and ACCM (UK). We need more services like ACCM (UK) to help men victims as well.

## Photos from some of our activities, events and conferences - 2014 / 15

# ACCM (UK)'s Stall as used at all events

## <u>Photos from April 2016 to March 2017 Activities, Events and Workshops</u> <u>Only photos with consent are taken to be shared</u>

# Health and Wellbeing Workshops





Kempston Council – Health and wellbeing event

Volunteer speaking to users



Staff and volunteers with Kempston Cllr. Mohammed Nawz (Second right)



Laughter Yoga with our People with Disabilities Group - London Road GP Surgery



Workshop on Stroke and Heart Disease - Cauldwell





Blood pressure and cholesterol checks - Cauldwell



Queens Park Mosque - Religious and Community Leaders, supporters and users



Queens Park Mosque – Workshop in Diabetes and stroke and flue jab



Confidence building – at ACCM (UK) by Beezee Bees Provider



Nutrition session – ACCM (UK) - by Beezee Bees Provider



Zumba exercises - ACCM (UK)

# Some of the Sessions and Talks material



Some of the Materials used by staff and Services Providers during Health and Wellbeing Talks/Workshops

# An Audience with GPS and Health Officials in Queens Park



ACCM (UK) Staff, GPs, Religious Leader (right)



workshop



GP Speaking

Front row – Bedfordshire NHS Officials



Users' turn - Questions and Answers with GPs responding

# Visit to the Houses of Parliament by Users and their children



Users with the House of Parliament Guide



# ESOL and Skills workshops – ACCM (UK)





Job Application skills – Facilitated by Job Centre Plus



Creative Therapy – Sewing class - ACCM (UK)

# Homework Club – Youth – ACCM (UK)



# **International Women's Day Celebrations – ACCM (UK)**



Playing Musical Chairs

Dancing

# **Our Man Tuesday**



ACCM (UK) staff and volunteers have adopted our Man Tuesday who turns up at our offices every Tuesday for a cup of coffee and a biscuit. He is very lonely and isolated despite having four children but always at 11.00 sharp he arrives for his treat. He is very much welcome and looks forward to this day according to his children.

Seen here with Project Worker and Administrative Officer



## Mental Health Conference in Queens Park

Mental Health organised in partnership with ELFT – ACCM (UK) Director giving a talk on Culture and its implications for mental health. Attended by 45 people.

# **AWARDS**

1. <u>Some of the successful users receiving their Food Hygiene</u> <u>Certificates from Bedford Community Safety Police Team</u>

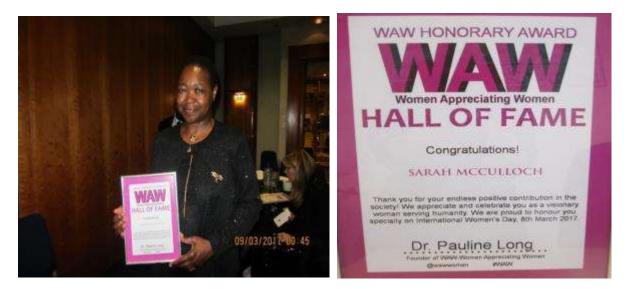


2. <u>ESOL Learners - showing off their much earned BOOKLET About</u> <u>their stories in English - Staff and Volunteer showing off their</u> <u>Bedfordshire Police Awards</u>



This was a big achievement for women who did not speak English a year and are able to draw and write in English

## 3. - Staff and Volunteer showing off their Bedfordshire Police Awards



<u>Director – Sarah McCulloch –</u> Winner of Pauline Long Award for Women Appreciating Women (WAW) on International Women's Day – 8<sup>th</sup> March 2017



Sat Paul – (second left with Police hat) and Rehana Kosar – (third left) with their certificates

Sat Paul and Rehan Kosar with their Certificates

# **Gardening for Health**



After the Council helped prepare it ready for use



Some of the ladies with Director far right inspecting the allotment

Watch this space for future harvest of own grown fruit, vegetables and herbs!

## FUNDED AND SUPPORTED BY:

0 D 10















The High Sheriff of Bedford			
St Andrews Church, Cauldwell	CVS (Community Voluntary Service)		
Kempston Town Council	Wixamstree Trust	HealthWatch	

## AND MANY MORE

Contact details:

ACCM (UK) 1<sup>st</sup> Floor 3A Woburn Road Bedford MK40 1EG T: 01234 356 910 M: 07712482568 E: info@accmuk.com W: www.accmuk.com

Registered Charity Number: 1128904 Registered Company Limited by Guarantee Number: 6584024