



Company number: 2802745

Charity Number: 1028464

African Caribbean Care Group

Report and financial statements
For the year ended 31st March 2025

African Caribbean Care Group
Reference and administrative information
for the year ended 31st March 2025

Company number 2802745

Charity number 1028464

Registered office and operational address Claremont Resource Centre, 2 Jarvis Road
Hulme, Manchester, M15 5FS

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

Ms M Weir	Chair
Ms A Sinclair	Treasurer (resigned 31 May 2024)
Ms P Gaye	Secretary
Mr G St John Gillet	(resigned 3 November 2025)
Ms P Hanley	(5 February 2025)
Mr R Hill	
Ms J Barnes	(appointed 30 September 2025)
Mr K Campbell	(appointed 30 September 2025)
Ms Karlet Manning	(appointed 30 September 2025)

Bankers Metro Bank
One Southampton Row, London, WC1B 5HA

Independent examiner Christy Lau FCCA CTA DChA, Slade & Cooper Limited
Beehive Mill, Jersey Street, Ancoats Manchester, M4 6JG

African Caribbean Care Group
 Directors' annual report
 for the year ended 31st March 2025

The Directors present their report and the unaudited financial statements for the year ended 31st March 2025.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

The principal activity of the charity is to promote the welfare of older people of African Caribbean descent, in Manchester and neighbouring districts, by advancing education and promoting the physical, social and mental health well-being of the beneficiaries. However, the charity is now reaching out to people of all ages.

The main activities undertaken in relation to those purposes.

Advocacy	Luncheon Club	Delivered Meals Service	Supported Bathing
Carer Support	Health Promotion	Befriending	Health Checks
Continuous Review and Assessment	Health and Wellbeing Services	Transport	Nurse Drop In Clinic
Dementia Care and Support	Care at Home Services	Personal Care and Support	Excursions
Carers Manchester Central Partnership	Holistic Therapies	Partnership Working	Digital Lounge
Claremont Food Bank	Information and Advice	Wellbeing Activities	Fitness Sessions

The Directors review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The Directors report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the Directors ensure the charity's aims; objectives and activities remain focused on its stated purposes.

The Directors have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the Directors consider how planned activities will contribute to the aims and objectives that are set.

Achievements and performance

The charity's main activities and those it tries to help are described below. There has been a continual increase in demand for ACCG services. To meet this demand, the charity has reviewed our operational practices to ensure we continue to deliver services in the most efficient and effective manner.

The charitable activities focus on the health and wellbeing of African Caribbean Adults and are undertaken to further ACCG's charitable purposes for the public benefit. In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit at our Directors meetings.

African Caribbean Care Group
Directors' annual report
for the year ended 31st March 2025

Introduction

The past year has been another successful chapter for ACCG, marked by significant achievements as well as some challenges.

One of the most notable milestones was the completion of the acquisition process for the Claremont building. ACCG is now the proud leaseholder of the site, which has opened up exciting opportunities to expand our services. This includes launching venue hire for other organisations and individuals, and increasing capacity within our Day Centre. We are also pleased to share that ACCG has successfully secured a tender with Manchester City Council to deliver outreach and day care services for individuals with learning disabilities. We eagerly anticipate the start of this important work.

This year, contractors successfully completed the decarbonisation of the Claremont site, marking a major step forward in ACCG's commitment to sustainability. The building is now significantly more energy-efficient, featuring an air source heat pump that has replaced the outdated boiler, upgraded radiators, LED lighting throughout, and solar panels installed on the roof.

We're proud to operate an environmentally friendly site and anticipate that these improvements will contribute to reducing our utility costs in the coming year.

We extend our heartfelt thanks to our corporate volunteers from Booking.com, Volunteering Excellence and Kroo Bank, whose support with events and in redecorating the Claremont building has been invaluable. We look forward to continuing our partnership with them in the coming year.

While acquiring the Claremont site has brought additional financial responsibilities, we are actively working to secure further funding to help offset these costs.

This year, we also bid farewell to two valued board members. We are grateful for their dedication and contributions to ACCG. At the same time, we were delighted to welcome a new director to the Board, whose expertise will support the charity's continued growth.

Finally, we would like to express our sincere appreciation to our staff, volunteers, service users, and supporters. Your ongoing commitment and support are the foundation of everything we do.

Activities and Services

Trading Services

ACCG has sought to increase the offer from our trading services with the introduction of

- Community Grocer
- Select Seconds - Community Shop

which has been well received by the community. More work is still needed to make this a thriving success.

We have also experienced increased demands for ACCG Meal services through the Lunch Club, Delivered Meals and functions.

Dementia Support Services

ACCG's Dementia support service supports people living with dementia, their carers, and the wider community through a range of activities. The monthly Dementia Café provides a welcoming space for people with dementia, carers, and community members to connect, share experiences, and enhance their knowledge of cognitive health. The weekly Cognitive Stimulation Group helps people with dementia to maintain memory, thinking, and social skills. ACCG also offer cognitive screening to encourage early detection and timely support for those with a memory problem. This year, ACCG

African Caribbean Care Group

Directors' annual report

for the year ended 31st March 2025

delivered a Dementia Carer Training Course, giving carers knowledge, strategies, and confidence to better support their loved ones.

Day Care Service

The Day Care service at ACCG has experienced continued growth throughout the year, with increased uptake from individuals residing beyond Central Manchester and Trafford. Referrals have been received from Stockport, Salford, Wythenshawe, and North Manchester, indicating a broader regional impact.

A diverse programme of activities remains central to the service, including Tai Chi, Falls Prevention, and KOKU (Keep On Keep Up), which continue to be well-attended. In addition, an Arts and Crafts class was introduced on Friday mornings, facilitated by an experienced artist specialising in inclusive practices for individuals with cognitive and physical impairments.

Artwork produced during these sessions was recently exhibited at the John Lewis Café in the Trafford Centre, offering service users and their families a meaningful opportunity to celebrate their achievements in a public setting.



Catering Services

ACCG's Meals Club and Delivered Meals service continue to be well-received within the local community. This year, the organisation proudly retained its 5-star food hygiene rating following an Environmental Health inspection. The Catering Team also renewed their Food Hygiene Level 2 certification and completed a Food Allergen refresher course, ensuring continued compliance and safety.

Meals are tailored to diverse dietary requirements, including Halal, Vegetarian, soft food diets, and nutritional guidelines for individuals managing conditions such as high blood pressure, high cholesterol, and Type 2 diabetes. This ensures that service users receive healthy, balanced meals, offering reassurance to both them and their carers.

To further enhance service provision and generate additional income, ACCG is exploring menu expansion to appeal to the wider community, particularly those working or studying near the Claremont Centre.

Transport Service

The addition of a third minibus has significantly improved the reliability and reach of ACCG's transport service. With expanded capacity, the organisation now supports service users from a wider area of Greater Manchester.

Enhanced accessibility has also enabled more individuals who use wheelchairs to attend the Day Service. On peak days, up to eight wheelchair users benefit from transport support, helping to reduce social isolation and promote continued community engagement.



African Caribbean Care Group

Directors' annual report

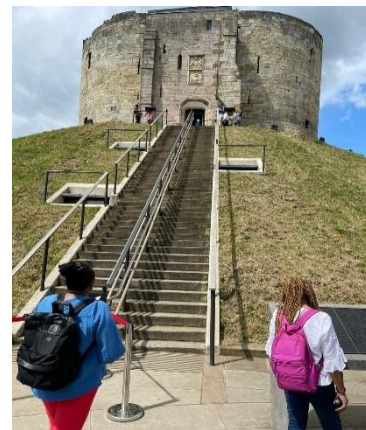
for the year ended 31st March 2025

Day Trips

Over the past year, ACCG organised day trips to Whitby, York, and Blackpool, open to service users, carers, and family members.

Sky TV supported ACCG by hosting service users at their Stockport offices, which feature an onsite cinema. Attendees enjoyed an afternoon tea and film screening, with overwhelmingly positive feedback. Many expressed interest in future visits, highlighting the value of such partnerships in enhancing community engagement and wellbeing.

These excursions offer older adults and carers affordable opportunities to explore destinations across the UK, helping to reduce isolation and promote wellbeing. Feedback from participants continues to be overwhelmingly positive.



African Caribbean Care Group
Directors' annual report
for the year ended 31st March 2025

Open Day

In August, ACCG hosted a successful Open Day to celebrate the acquisition of the Claremont site lease, and to showcase the wonderful work we do. Held in Claremont Gardens, the event welcomed over 150 attendees, including service users, carers, families, and members of the local community. Local dignitaries, VCSE organisations, and statutory service representatives were invited to participate and host information stalls, alongside small business vendors showcasing their products.



The day featured a range of activities including a BBQ, DJ, games, and arts and crafts, offering a vibrant and inclusive atmosphere. ACCG was proud to highlight its services and community impact. The event concluded with a ribbon-cutting ceremony led by Councillor Lee Glover, formally marking the acquisition of the site.



ACCG extends its gratitude to Booking.com, whose staff provided 15 volunteers to support the event's delivery.

Carer Support

ACCG has led the development and delivery of services for unpaid Carers in Central Manchester and are working collaboratively with commissioners and partners to implement strategies that improve the lives of unpaid carers across Manchester.

ACCG Respite Offer

Respite for unpaid Carers is vitally important as it supports them to have the much-needed break so they can continue to care for their loved ones and remain in employment.

- ACCG Day Support Respite – Up to 6 hours respite while loved ones are cared for by ACCG's Wellbeing Team
- Carers Short Break Offer – 2-night free respite in hotels across the UK.

Accreditation

The acquisition of the accreditations below evidence's the professionalism and quality of ACCG services.

- Advice Quality Standard
- Good Employment Charter
- Foundation Living Wage Employer
- Disability Confident Employer
- Trafford Quality Mark
- Accredited Day Care Service



African Caribbean Care Group
Directors' annual report
for the year ended 31st March 2025

Marketing

As we plan for ACCG's expansion extensive work has been undertaken to develop the ACCG brand and identity. We have achieved this through:

- ACCG Rebranding with Brand Guidelines
- Website development and update
- ACCG monthly Newsletter
- Digital Display of ACCG information
- Extensive In-House production of leaflets for the range of services provided.

Corporate Social Value

The work undertaken through the marketing of the ACCG led to the companies below spending their corporate social value on ACCG. Staff from the organisations below assisted with ACCG events and the decoration of spaces within the Claremont Centre. This was a tremendous cost saving to the charity.

- Booking.com
- Volunteering Excellence
- Kroo Bank



Volunteering

The improved marketing also led to an increase in volunteering applications from people that want to learn new skills or just provide support to the charity applying their skills knowledge and experience. They use their experience and skills to pay back to the community.

Education and Training

ACCG has increased the support provided to placement students. Over the year, placements students have attended from:

- Medical Students - African Caribbean Medical Society – University of Manchester
- Social Work Student Placement -MMU
- Global Banking School
- Loretto College
- Xaverian College

Employment Opportunities

- ACCG working with Standguide has provided valuable work experience for unemployed adults looking for work.
- Working with Job Centre Plus – ACCG holds stalls showcasing ACCG's employment and volunteering offer at the Job Centre in Hulme.

African Caribbean Care Group
Directors' annual report
for the year ended 31st March 2025

Advocacy, Information and Advice

The funding of the Welfare Rights Advocates post was secured from Independent Age. To date from April 2024 Service Users have been supported to increase their financial stability by £106,809 collectively through increased benefits and grants.



Community Engagement

Service users have welcomed planned excursions to places of beauty and interest. This led to an ACCG service user led Events Group being established so service users have a voice in the planning and development of ACCG activities and services provided to them.

ACCG has sought to increase our reach into the community through various media such as:

- All FM Radio
- Dragon Radio
- Radio Diamond
- Increased engagement with Primary Care and GP Practices
- ACCG holds Information stall across a range locations and venues
- Support community events such as Manchester Caribbean Carnival
- ACCG's Open Day.

Service User Feedback

We are extremely proud of the heart felt feedback provided by ACCG service users. This is what they have said to us:

- *"Thank you so much for your help and for checking in on me. I really appreciate the support you've provided."*
- *"I'm very happy and extremely grateful for all the assistance in helping me secure a home."*
- *"Many thanks for everything. Everything happened because of your unconditional support, love, kindness, and compassion. You are truly loved and deeply appreciated."*

ACCG Projects

ACCG has worked collaboratively with GP's, Commissioners and health professionals to raise awareness of Health Inequalities impacting the African Caribbean community: we did this through workshops, social media campaign, and stalls at local venues.

- Cancers – Prostate, Bowel, Kidney, and Breast.
- Long term Health conditions – Hypertension, Diabetes and COPD
- Sickle Cell Anaemia and Thalassaemia
- Nutrition, Healthy diets and cooking demonstrations
- Health Checks

Financial review

Over the past year, ACCG has faced substantial expenses associated with the operation and upkeep of the Claremont Site, which have adversely affected the Charity's financial position. Ongoing efforts are required to broaden the range of services offered and to identify new sources of income that will support the long-term financial sustainability of the organisation.

African Caribbean Care Group
Directors' annual report
for the year ended 31st March 2025

Reserves policy

The Directors consider it necessary to accumulate reserves on a year-by-year basis to assist service development and service user needs of the communities we serve. ACCG reserves have been used to provide subsidised services to beneficiaries most of who are vulnerable and live within deprived communities with little or no support from others.

The reserves fund represents the unrestricted funds arising from past operating results and from the free reserves of the charitable company. This is intended to protect the charity from the risk of disruption to services at short notice due to lack of funds, while at the same time ensuring the organisation can continue to operate as normal. In the opinion of the Directors, as of 31 March 2025 free reserves were £239,203 of a prudent level.

Structure, governance and management

ACCG Directors are elected by members of the charity at the Annual General Meeting. Each candidate nominated must be seconded by another member of the charity. Nominated candidates are required to provide a resume or CV outlining their knowledge and skills that will contribute to the strategic management of ACCG. ACCG Directors Job Descriptions are available to potential applicants.

Under the terms of the Memorandum and Articles Directors are elected to serve for one year after which they must be re-elected at the next Annual General Meeting. Co-opted Board Directors are interviewed by the ACCG Board on presentation of a CV.

The ACCG Directors constantly review the skills required in areas such as legal, finance, human resources, Medical, nursing, to support the day to day business of the charity.

All Directors are required to undertake ACCG Board development training which is provided by an external organisation.

The organisation is a charitable company limited by guarantee, incorporated on 23rd March 1993 and registered as a charity on 23rd March 1993.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31st March 2025 was 739 (2024: 715). The Directors are members of the charity, but this entitles them only to voting rights. The Directors have no beneficial interest in the charity.

All Directors give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 11 to the accounts.

African Caribbean Care Group
Directors' annual report
for the year ended 31st March 2025

Statement of responsibilities of the Directors

The Directors are responsible for preparing the Directors' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Directors are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Directors are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The Directors' annual report has been approved by the Directors on 27/02/2026 and signed on their behalf by

Ms M Weir

Chair

Independent Examiner's report
to the members of
African Caribbean Care Group

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 12 to 31.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Christy Lau FCCA CTA DChA

Slade & Cooper Limited
Beehive Mill, Jersey Street
Ancoats Manchester, M4 6JG

10th March 2026

African Caribbean Care Group
Statement of Financial Activities
(including Income and Expenditure account)
for the year ended 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	9,795	-	9,795	13,150
Charitable activities	4	157,124	383,956	541,080	656,781
Investments	5	4,304	-	4,304	3,882
Total income		171,223	383,956	555,179	673,813
Expenditure on:					
Charitable activities	7	272,943	412,606	685,549	674,266
Total expenditure		272,943	412,606	685,549	674,266
Net income/(expenditure) for the year	8	(101,720)	(28,650)	(130,370)	(453)
Transfer between funds		-	-	-	-
Net movement in funds for the year		(101,720)	(28,650)	(130,370)	(453)
Reconciliation of funds					
Total funds brought forward		360,227	93,293	453,520	453,973
Total funds carried forward		258,507	64,643	323,150	453,520

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

A full comparative SOFA is available on the last page of the financial statements.

African Caribbean Care Group
Company number 2802745
Balance sheet as at 31 March 2025

	Note	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	14		2,441		4,520
Current assets					
Debtors	15	1,133		14,724	
Cash at bank and in hand		347,406		504,460	
Total current assets		348,539		519,184	
Liabilities					
Creditors: amounts falling due in less than one year	17	(27,830)		(70,184)	
Net current assets			320,709		449,000
Total assets less current liabilities			323,150		453,520
Net assets			323,150		453,520
The funds of the charity:					
Restricted income funds	18		64,643		93,293
Unrestricted income funds	19		258,507		360,227
Total charity funds			323,150		453,520

The notes on pages 15 to 31 form part of these accounts.

Approved by the trustees on 27/02/2026 and signed on their behalf by:

Ms M Weir (Chair)

Mr K Campbell

African Caribbean Care Group
Statement of Cash Flows
for the year ending 31 March 2025

	Note	2025 £	2024 £
Cash provided by/(used in) operating activities	22	(161,358)	48,273
<i>Cash flows from investing activities:</i>			
Dividends, interest, and rents from investments		4,304	3,882
Purchase of tangible fixed assets		-	(4,881)
Cash provided by/(used in) investing activities		4,304	(999)
Increase/(decrease) in cash and cash equivalents in the year		(157,054)	47,274
Cash and cash equivalents at the beginning of the year		504,460	457,186
Cash and cash equivalents at the end of the year		347,406	504,460

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

African Caribbean Care Group meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Preparation of the accounts on a going concern basis

The directors consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The directors have made no key judgments which have a significant effect on the accounts.

The directors do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

d Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the directors' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the directors have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

h Tangible fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	33%
Fittings & equipment	25% to 33%
Motor vehicles	25%

i Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

m Pensions

Employees of the charity are entitled to join a defined contribution 'money purchase' scheme. The charity's contribution is restricted to the contributions disclosed in note 10. There were outstanding contributions of £2,122 at the year end. (2024: £1,067).

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 1.

3 Income from donations

	Total 2025 £	Total 2024 £
Donations	3,778	7,133
Fundraising	17	17
Donations in kind - rent	6,000	6,000
	<hr/>	<hr/>
Total	9,795	13,150
	<hr/> <hr/>	<hr/> <hr/>

All donations income is unrestricted.

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

4 Income from charitable activities

Current reporting period

	Unrestricted £	Restricted £	Total 2025 £
Grants			
Manchester City Council	1,689	100,000	101,689
Central Manchester CCG	-	10,324	10,324
The National Lottery Community Fund	-	98,438	98,438
MCC Carers Grant - Central	-	100,000	100,000
Trafford Advocacy Service	-	10,000	10,000
Trafford Housing Trust (L&Q)	-	23,567	23,567
Independent Age	-	20,159	20,159
Masonic Foundation	5,000	-	5,000
COSARAF Foundation	-	800	800
Gaddum			
- ARF Discharge	-	2,321	2,321
- Carers Activites	1,069	750	1,819
Through the Front Door- Men's	-	3,000	3,000
Greater Manchester ICB -			
Trafford LTHC Grant	-	14,597	14,597
	<hr/>	<hr/>	<hr/>
	7,758	383,956	391,714
Fees and other income			
Care Services	141,761	-	141,761
Other income	7,605	-	7,605
	<hr/>	<hr/>	<hr/>
	149,366	-	149,366
	<hr/>	<hr/>	<hr/>
Total	157,124	383,956	541,080
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

4 Income from charitable activities (Cont.)

Previous reporting period

	<i>Unrestricted £</i>	<i>Restricted £</i>	<i>Total 2024 £</i>
Grants			
<i>Manchester City Council</i>	-	108,566	108,566
<i>Central Manchester CCG</i>	-	9,401	9,401
<i>The National Lottery Community Fund</i>	-	178,794	178,794
<i>MCC Carers Grant - Central</i>	-	90,000	90,000
<i>Trafford Advocacy Service</i>	-	10,000	10,000
<i>Trafford Housing Trust (L&Q)</i>	-	46,010	46,010
<i>Independent Age</i>	-	20,000	20,000
<i>Masonic Foundation</i>	5,000	-	5,000
<i>Manchester University NHS Foundation</i>	-	10,500	10,500
<i>ASDA</i>	800	-	800
<i>Groundwork Tesco</i>	-	375	375
<i>COSARAF Foundation</i>	-	550	550
<i>JT Blair's Charity</i>	-	1,800	1,800
	<hr/>	<hr/>	<hr/>
	5,800	475,996	481,796
Fees and other income			
<i>Household Support Fund</i>	-	38,100	38,100
<i>Care Services</i>	131,857	-	131,857
<i>Other income</i>	5,028	-	5,028
	<hr/>	<hr/>	<hr/>
	136,885	38,100	174,985
	<hr/>	<hr/>	<hr/>
Total	<u>142,685</u>	<u>514,096</u>	<u>656,781</u>

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

5 Investment income

	2025 £	2024 £
Income from bank deposits	4,304	3,882
	<hr/>	<hr/>
	4,304	3,882
	<hr/> <hr/>	<hr/> <hr/>

All investment income is unrestricted.

6 Analysis of expenditure on charitable activities

	Total 2025 £	Total 2024 £
Staff costs	424,896	389,523
Premises	90,334	77,874
Administration costs	93,682	60,807
Direct charitable expenditure	70,863	139,356
Depreciation	2,079	3,353
Governance costs (see note 7)	3,695	3,353
	<hr/>	<hr/>
	685,549	674,266
	<hr/> <hr/>	<hr/> <hr/>

	2025 £	2024 £
Restricted expenditure	412,606	511,452
Unrestricted expenditure	272,943	162,814
	<hr/>	<hr/>
	685,549	674,266
	<hr/> <hr/>	<hr/> <hr/>

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

7 Analysis of governance costs

	<i>Total 2025</i>	<i>Total 2024</i>
	£	£
Directors expenses	767	568
Accountancy services	2,928	2,785
	3,695	3,353
	3,695	3,353

The charity has one activity and therefore support costs are not apportioned.

8 Net income/(expenditure) for the year

This is stated after charging/(crediting):	2025	2024
	£	£
Depreciation	2,079	3,353
Independent examiner's fee		
Accountancy	1,740	1,660
Independent examination	700	660
	4,519	5,673
	4,519	5,673

10 Staff costs

Staff costs during the year were as follows:

	2025	2024
	£	£
Wages and salaries	393,790	362,573
Social security costs	14,191	13,102
Pension costs	13,939	11,778
Other staff costs	2,976	2,070
	424,896	389,523
	424,896	389,523

No employees has employee benefits in excess of £60,000 (2024: Nil).

The average number of staff employed during the period was 19 (2024: 19).

The key management personnel of the charity comprise the directors. The total benefits of the key management personnel of the charity were £nil (2024: nil).

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

11 Trustee remuneration and expenses, and related party transactions

Neither directors nor any persons connected with them received any remuneration or reimbursed expenses during the year (2024: Nil).

Four directors (2024: three) received travel and subsistence expenses during the year of £690 (2024: £568).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No director or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2024: nil).

12 Government grants

The government grants recognised in the accounts were as follows:

	2025 £	2024 £
Manchester City Council Wellbeing	100,000	100,000
Central Manchester NHS	10,324	9,401
MCC Carers Grant - Central	100,000	90,000
Manchester City Council - Other	1,689	8,566
	<hr/>	<hr/>
	212,013	207,967
	<hr/> <hr/>	<hr/> <hr/>

There were no unfulfilled conditions and contingencies attaching to the grants.

13 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

14 Fixed assets: tangible assets

	Computer equipment £	Fittings & equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2024	6,626	19,419	120,519	146,564
Additions	-	-	-	-
Disposals	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	6,626	19,419	120,519	146,564
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
Depreciation				
At 1 April 2024	6,626	14,899	120,519	142,044
Charge for the year	-	2,079	-	2,079
Disposals	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	6,626	16,978	120,519	144,123
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
Net book value				
At 31 March 2025	-	2,441	-	2,441
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 March 2024	-	4,520	-	4,520
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

15 Debtors

	2025 £	2024 £
Debtors	1,133	14,724
	<hr/>	<hr/>
	1,133	14,724
	<hr/> <hr/>	<hr/> <hr/>

16 Cash at bank and in hand

	2025 £	2024 £
Cash at bank and in hand	347,406	504,460
	<hr/>	<hr/>
	347,406	504,460
	<hr/> <hr/>	<hr/> <hr/>

17 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and other creditors	21,947	70,184
Taxation and social security costs	5,883	-
	<hr/>	<hr/>
	27,830	70,184
	<hr/> <hr/>	<hr/> <hr/>

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

18 Analysis of movements in restricted funds

Current reporting period	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2025 £
Manchester City Council Wellbeing	-	100,000	(100,000)	-	-
Manchester City Council - Our Manchester Food Partnership	2,336	-	(2,336)	-	-
Central Manchester NHS	-	10,324	(10,324)	-	-
The National Lottery Community Fund	61,027	98,438	(108,262)	-	51,203
MCC Carers Grant - Central	18,126	100,000	(118,126)	-	-
Trafford Advocacy Service	-	10,000	(10,000)	-	-
Trafford Housing Trust (L&Q)	11,804	23,567	(35,371)	-	-
Independent Age	-	20,159	(6,719)	-	13,440
COSARAF Foundation	-	800	(800)	-	-
Gaddum					
- ARF Discharge	-	2,321	(2,321)	-	-
- Carers Activites	-	750	(750)	-	-
Through the Front Door- Men's Cancer Project	-	3,000	(3,000)	-	-
Trafford LTHC Grant	-	14,597	(14,597)	-	-
Total	93,293	383,956	(412,606)	-	64,643

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

18 Analysis of movements in restricted funds (Cont.)

Previous reporting period	<i>Balance at 1 April 2023</i> £	<i>Income</i> £	<i>Expenditure</i> £	<i>Transfers</i> £	<i>Balance at 31 March 2024</i> £
<i>Manchester City Council Wellbeing</i>	-	100,000	(100,000)	-	-
<i>Manchester City Council - BNO Communities Grant</i>	-	6,230	(6,230)	-	-
<i>Manchester City Council - Our Manchester Food Partnership</i>	-	2,336	-	-	2,336
<i>Central Manchester NHS</i>	-	9,401	(9,401)	-	-
<i>The National Lottery Community Fund</i>	81,167	168,894	(175,926)	(13,108)	61,027
<i>The National Lottery Awards For ALL</i>	-	9,900	(9,900)	-	-
<i>MCC Carers Grant - Central</i>	-	90,000	(71,874)	-	18,126
<i>Trafford Advocacy Service</i>	-	10,000	(10,000)	-	-
<i>Trafford Housing Trust (L&Q)</i>	15,924	46,010	(50,130)	-	11,804
<i>Independent Age Household Support Fund</i>	6,666	20,000	(26,666)	-	-
<i>Manchester University NHS Foundation</i>	-	38,100	(38,100)	-	-
<i>Groundwork Tesco</i>	-	10,500	(10,500)	-	-
<i>COSARAF Foundation</i>	-	375	(375)	-	-
<i>J T Blair's Charity</i>	-	550	(550)	-	-
	-	1,800	(1,800)	-	-
Total	103,757	514,096	(511,452)	(13,108)	93,293

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

18 Analysis of movements in restricted funds (Cont.)

Name of restricted fund	Description, nature and purposes of the fund
Manchester City Council Wellbeing	Our Manchester grant to support the work of the ACCG
Manchester City Council - Our Manchester Food Partnership	Our Manchester Grant to fund essential catering equipment
Central Manchester NHS	to support the provision of Advocacy services
The National Lottery Community Fund	to support ACCG and service users with rising cost of living
MCC Carers Grant - Central	to support the provision of a Carers Partnership service in Central Manchester
Trafford Advocacy Service	provision of Information and Advice to the BAME community
Trafford Housing Trust (L&Q)	to address health inequalities experienced by African Caribbean community & increase community connections within Trafford
Independent Age	to support older women from racially minoritized groups
COSARAF Foundation	to provide cash grants to eligible service users
Gaddum	outreach support to Carers in Manchester Royal Infirmary
- ARF Discharge	
- Carers Activities	Carers Week grant
Through the Front Door- Men's Cancer Project	to raise awareness of cancers that affect men
Trafford LTHC Grant	Trafford Long Term Conditions grant
Manchester City Council - BNO Communities Grant	to fund Mid-Autumn Festival/Cultural Exchange Day
The National Lottery Awards for All	to fund Windrush 75 celebrations
Household Support fund	to provide cash grants to eligible people within community
Manchester University NHS Foundation	to support Manchester University NHS Foundation Trust with community engagement work in relation to Community Diagnostic Centres (CDC's)
J T Blair's Charity	to fund travel for ACCG Day trips

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

19 Analysis of movement in unrestricted funds

Current reporting period	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers £	As at 31 March 2025 £
General fund	260,227	171,223	(189,806)	-	241,644
Building fund	100,000	-	(83,137)	-	16,863
	<u>360,227</u>	<u>171,223</u>	<u>(272,943)</u>	<u>-</u>	<u>258,507</u>
	<u><u>360,227</u></u>	<u><u>171,223</u></u>	<u><u>(272,943)</u></u>	<u><u>-</u></u>	<u><u>258,507</u></u>
Previous reporting period	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	As at 31 March 2024 £
General fund	250,216	159,717	(162,814)	13,108	260,227
Building fund	100,000	-	-	-	100,000
	<u>350,216</u>	<u>159,717</u>	<u>(162,814)</u>	<u>13,108</u>	<u>360,227</u>
	<u><u>350,216</u></u>	<u><u>159,717</u></u>	<u><u>(162,814)</u></u>	<u><u>13,108</u></u>	<u><u>360,227</u></u>

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all designated funds
Building fund	The ACCG Board has designated funds from reserves to contribute towards refurbishment and maintenance costs of the Claremont Centre, as well as premises-related overhead expenses.

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

20 Analysis of net assets between funds

Current reporting period	General fund £	Designated funds £	Restricted funds £	Total £
Tangible fixed assets	2,441	-	-	2,441
Net current assets/(liabilities)	239,203	16,863	64,643	320,709
Total	241,644	16,863	64,643	323,150
Previous reporting period	<i>General fund £</i>	<i>Designated funds £</i>	<i>Restricted funds £</i>	<i>Total £</i>
Tangible fixed assets	4,520	-	-	4,520
Net current assets/(liabilities)	255,707	100,000	93,293	449,000
Total	260,227	100,000	93,293	453,520

21 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2025 £	2024 £	2025 £	2024 £
Less than one year	1	-	648	648
One to five years	3	-	1,374	2,022
	4	-	2,022	2,670

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

22 Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income/(expenditure) for the year	(130,370)	(453)
Adjustments for:		
Depreciation charge	2,079	3,353
Dividends, interest and rents from investments	(4,304)	(3,882)
Decrease/(increase) in debtors	13,591	4,395
Increase/(decrease) in creditors	(42,354)	44,860
	<hr/>	<hr/>
Net cash provided by/(used in) operating	(161,358)	48,273
	<hr/> <hr/>	<hr/> <hr/>

African Caribbean Care Group

Notes to the accounts for the year ended 31 March 2025 (continued)

23 Prior year Statement of Financial Activities (including Income and Expenditure account)

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2,023 £
Income from:					
Donations and legacies	3	13,150	-	13,150	13,617
Charitable activities	4	142,685	514,096	656,781	523,040
Investments	5	3,882	-	3,882	539
Total income		159,717	514,096	673,813	537,196
Expenditure on:					
Raising funds	6	-	-	-	79
Charitable activities	7	162,814	511,452	674,266	432,388
Total expenditure		162,814	511,452	674,266	432,467
Net income/(expenditure) for the year	9	(3,097)	2,644	(453)	104,729
Transfer between funds		13,108	(13,108)	-	-
Net movement in funds for the year		10,001	(10,464)	(453)	104,729
Reconciliation of funds					
Total funds brought forward		350,216	103,757	453,973	349,244
Total funds carried forward		360,227	93,293	453,520	453,973

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.