WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

England & Wales · Charity number 1091956

Details

Other names	ACESS, ACRC CARE, STEPS TO WORK, WBACRC
Status	Registered
Legal form	Charitable company
Company number	03916617
Registered	2002-05-09
Register	View on the Charity Commission register

Contact

Address	Wbacrc Thomas Street West Bromwich West Midlands B70 6LY
Phone	07930322588
Email	info@wbacrc.org.uk
Website	www.wbacrc.org.uk

Activities

Objects: TO PROMOTE THE BENEFIT OF THE AFRICAN CARIBBEAN INHABITANTS OF SANDWELL AND THE NEIGHBOURHOOD WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS, BY ASSOCIATION TOGETHER THE SAID INHABITANTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS..

Activities: Provision of Health and Social Care Services Educational support Employment support CateringInformation advice and guidance Facilities hireHealth Promotion, Youth Activities Cultural Awareness Entertainment

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Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** SANDWELL AND THE NEIGHBOURHOOD
- Birmingham City
- Coventry City
- Dudley
- Sandwell
- Solihull
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-01	£1,648,751	£1,691,141	£201,503	69
2024-04-01	£1,463,058	£1,410,944	£255,411	68
2023-04-01	£1,293,917	£1,242,104	£191,779	69
2022-04-01	£1,149,653	£1,155,630	£139,966	68
2021-04-01	£1,168,678	£1,090,503	£163,591	67

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Trustees

Name	Role	Appointed
AVRIL GRANT		2020-06-22
Daniel Harty		2025-01-21
Donna Mighty Mrs		2023-07-24
Dr Melissa Brown		2024-10-21
HYACINTH ADESSA JARRETT		2002-05-09
KENNETH JAMES		2002-05-09
Rev LINCOLN DAVIS		2014-01-23
SHARON FOGARTY		2016-01-21

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WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

England & Wales - Charity number 1091956

Accounts

THE FINANCIAL STATEMENTS

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

For the year ended 31 March 2025

Company Number 3916617

Charity Number 1091956

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

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Annual Report and Financial Statements of West Bromwich

African Caribbean Resource Centre

For the year ended 31 March 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Company Number: 3916617

Charity Number: 1091956

Trustees and Directors
Bishop Lincoln Davis (Chair)
Hyacinth Jarrett
Kenneth James
Sharon Fogarty
Avril Grant
Donna Mighty

Company secretary
Shane Ward

Registered Office
Thomas Street
West Bromwich
West Midlands
B70 6LY

Chief Executive Officer
Shane Ward

Auditors
HB&O Ltd
Chartered Accountants & Statutory Auditors
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

Bankers
HSBC
328 High Street
West Bromwich
West Midlands
B70 8DJ

Annual Report and Financial Statements of
West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2025

REPORT OF THE DIRECTORS/TRUSTEES

The Trustees/ Directors present their report and the audited financial statements for the year ended 31st March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019

1. CONSTITUTIONAL AND LEGAL OBLIGATION

To provide any charitable purpose for the benefit of the African Caribbean inhabitants of Sandwell regardless of age, sex, disability, political, religious or other opinions in the furtherance of education, culture, employment, recreation, social care and welfare as well as economic regeneration and to relieve poverty, distress or sickness. West Bromwich African Caribbean Resource Centre is a charitable entity following incorporation as a company in 2000 and registration as a charity in 2002. During the year, the directors continued to follow guidance from the Charity Commission in respect of ensuring that work of the charity provided a public benefit.

2. ORGANISATIONAL STRUCTURE AND GOVERNANCE

The directors of the company are also trustees of the charity and are known as members of the management committee or board. New directors/trustees are appointed in accordance with the trustee recruitment policy.

3. TRUSTEE INDUCTION AND TRAINING

All trustees are familiarised with the practical work of the charity including but not limited to:

- The obligations of the charity
- The obligations of the Management Committee
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association
- Resources and the current financial position as set out in the latest published sub-committees' minutes
- On-going plans and objectives

4. MANAGEMENT AND OPERATIONS

During the year we welcomed Dr Melissa Brown and Daniel Harty to the board initially as probationary board members with a view to becoming Trustees. The directors or trustees who have served the charity during part or throughout the accounting period:

Bishop Lincoln Davis (Chair)
Mrs. Hyacinth Jarrett
Mr. Kenneth James
Ms. Sharon Fogarty
Miss Avril Grant
Ms. Donna Mighty
Dr Melissa Brown (from September 2024)
Daniel Harty (from September 2024)

REPORT OF THE DIRECTORS/TRUSTEES

5. CHARITY OVERVIEW

2025 brought the realisation that the charity has been in operation for 40 years following initial meetings in the 1980's to the formation of the organisation as a legal entity and the establishment to the bank account.

The year bought celebrations new initiatives and sadness in equal measure.

New initiatives included the start of the Community Connector Project in funded by the conjunction with Macmillan Cancer Support Charity in partnership with The Nishkam Centre.

In September we held a major celebration of our 40th Anniversary holding a formal dinner attended by the mayor of Sandwell and the local MP alongside current and former staff and volunteers, a community day and a Thanksgiving service on the last day. Unfortunately, the celebrations were tainted by the news of the passing of Gary Mellis on 28th September . Gary was our longtime colleague caretaker and cook who had retired on health grounds earlier in the year after a combined total of 20 years' service.

Our dementia navigator service continued

We were in a good position to partner with other organisations to take advantage of opportunities that presented themselves. In September a meeting with the Eveson Trust resulted in a commitment to fund a 1 year memory loss group whilst a chance exchange with Leroy Christie led to an initial investment from Jaguar Land Rover (JLR) to support the purchase of specific items including CCTV monitoring system and installing a new 6 burner gas cooker that increased the kitchens capacity to product hot meals.

Being a Tier 1 provider of home care has given us greater financial stability and enabled us to remain as a significant local employer. This year was the first full year of operating as a Tier 1 provider and the increase in income is indicative of the benefit that this brings. The health and well-being division has been able to grow the dementia services and maintain the older peoples and day opportunities (Day Care) services. Health promotion remains a key element of the work of the charity and projects focussing on health areas that affect African Caribbean communities continued to be a key element of the work. The biggest challenge going forward will be securing the future of the Sapphire projects and we are pleased to report that we have had some very positive discussions with local people around the re-establishment of the youth club and it is all set to restart in May 2024 as well as a Macmillan cancer support charity with a view to being part of a new initiative focussing on cancer.

REPORT OF THE DIRECTORS/TRUSTEES

6. RISK MANAGEMENT

There are a range of regulatory bodies that oversee different aspects of the charity's work our ACRC Care Division is still regulated by the Care Quality Commission as well as being subject to monitoring checks from Sandwell Adult Social Care quality team. Under the main charitable activities, we are regulated by the Charity Commission and the Fundraising Regulator. We engage Right Let's Shred to enable the secure disposal of the documents and sensitive papers and have added a full-scale recycling bin to enable better environmental practices. Sandwell Metropolitan Borough Council (MBC) Environmental Health Service who inspect the kitchen facilities and we made an additional improvement on the previous inspection and have achieved the highest level 5. We continued to engage the services of Guardian support to assist us in human resource management and ensuring that our Employment practices and procedures were compliant with current law and would not put the trustees and staff at risk. We continue to use the Disclosure and Barring Service (DBS) to vet new trustees, staff and volunteers. This supports the need to safeguard and reduce the risk of harm to people who use our services and provides support and protection to staff working within the services. We use the DBS system to conduct enhanced DBS checks for those working with vulnerable people. We have safeguarding policies in place for staff guidance to protect vulnerable adults and children. The management are aware of its responsibilities toward employees and have in place a structured induction process that ensures all employees are made aware of their responsibilities. This is on-going and carried out through induction and continuous training. New requirements introduced during the year have been General Data Protection Regulation training that has been rolled out throughout the charity

Trustee recruitment and retention will continue to be priority area over the next few years to create stronger checks and balances within the charity's operations. The General Data Protection Regulations (GDPR) has required increased awareness around data handling procedures and policies to protect personal data and maintain privacy.

Unfortunately, the reporting period coincides with the continuation and expansion of War and conflict around the world in particular Sudan the Caribbean whilst Russia/ Ukraine still have unresolved conflict. The Palestine and Israel conflict moved us to call for an immediate ceasefire last year and although this has technically happened deaths are still being recorded despite the official ceasefire.

National financial decisions from the Government will impact the organisation in particular the increase in the employers Contribution to National Insurance increasing from 13.8% to 15% generating and estimated increase of between £5,000 - £7,000 a month to organisational costs.
Local government decisions projected to affect the charity going forward is the likelihood of the ending of the voluntary sector support grant which is anticipated to cease in its current format in 2026.

At a time when cost of living increases is affecting everyone the charity will have to make some tough decisions regarding pay and projects going forward.

7. USE OF RESOURCES

The charity continues to be structured into three divisions, the main division that covers the core operations that enable any organisation to operate these include finance administration, staff management, governance and building maintenance. It now covers the New Vision Youth club and the Community cancer connector project. Sandwell MBC is a major funder of this area via the voluntary sector support grants as it is currently used to help support the core costs of running the charity. The division also levies a management charge across the other two divisions namely ACRC Care and the Health and Wellbeing Division to support the core operations.

For the ACRC Care Division, the principal sources of funding continue to come from the delivery of home-based personal care and outreach support to vulnerable adults and children in Sandwell. For the Health and Wellbeing division, funds are widespread and include Sandwell MBC Sandwell Adult Services day care contract. We are into the final year of the Dementia support service and are seeking confirmation of the continuation of the Sandwell Health Inequality Programme (SHIP).

REPORT OF THE DIRECTORS/TRUSTEES

In summary, the principal funders have been Sandwell MBC Council Adult Social Care, Sandwell Children's Trust, Black Country Integrated Care Board West Birmingham NHS Hospital Trust new additional funders include Eveson Trust and JLR.

The funds are used to pay for direct home care and day care workers, the management of staff and volunteers and resources required to support the delivery of the services in addition to supporting the governance of the charity and its associated companies. They are also used to cover the regular costs of managing an organisation and a physical building that is open to the public.

We have expanded our working relationship with HB&O Ltd. who act not only as the independent auditor and operate our payroll but are now providing management accounts support.

8. ACRC HOME CARE DIVISION

ACRC Home Care Service Performance Report - Overview
ACRC Home Care has continued to demonstrate strong leadership and service delivery under the management of Annette Noel, Registered Manager with the Care Quality Commission (CQC). Supported by a dedicated team of three Senior Care Officers and a growing workforce of home care professionals, the service has achieved significant progress in both operational capacity and staff development during the past financial year.

Key Highlights
Leadership & Workforce
Annette Noel remains the Registered Manager, supported by three Senior Care Officers. Two Senior Care Officers successfully completed Level 4 and Level 5 QCF qualifications, while the third is currently enrolled in Level 4.
We have managed to get all staff to complete All staff have completed the Care Certificate and specialist training (e.g., catheter care,
Workforce expanded to 51 hands-on home care workers, maintaining strong staffing levels through minimum 16-hour contracts and a flexible bank system.

Service Delivery
Total care hours delivered: 54,469 (up from 52,765 in the previous year).
Weekly average: 1,050 hours, compared to 1014 hours last year a slight representing a slight increase of 36 hours per week.
Average client base: 72 clients, slightly down from 74, but with larger care packages.

Training & Development
Provided 4 placements for Sandwell College students completing Level 2 and 3 NVQ qualifications plus one volunteer.
Secured funding from 2 Sisters Food Group for Level 2 and 3 QCF courses for 8 staff members (valued at £4,000–£7,000 per course).

The Swift Travel to work support for care workers initiative enabled 30 non-driving care workers to access free bus travel saving the division £11,700 in travel support costs equal to £390 per staff member for the 6-month October 2024 – March 2025

Quality & Compliance
Positive feedback received during the annual contract monitoring inspection cited improvement in paperwork and recording. Changing all noncompliance to compliance.
We update the employee handbook and relevant policies to meet legal requirements including
We were able to update the Safeguarding policies Human Rights policy, anti-bribery policy adult safeguarding whistle blowing modern Slavery. Social networking cites. policy on LGBTQ plus and the prevent Policy are set for sign off.
Quarterly Key Performance Indicators (KPIs) met or exceeded expectations
We have invested in a new digital system called one touch essentials (formerly One plan) and have had no missed class as a result of implementing this new system
ACRC Service action plan was reviewed and updated in December 2024.

REPORT OF THE DIRECTORS/TRUSTEES

ACRC Care has established itself as a trusted provider and continues to operate a s a TIER provider for Sandwell ASC and Sandwell Childrfen's Trust, person-centred care. We have

The increase in service hours and retention of skilled staff reflects ACRC's commitment to delivering high-quality. Continued investment in workforce development and partnerships with educational institutions and corporate sponsors ensures sustainability and growth in the coming years.

ACRC Care Divisional Manager Anette Noel successfully completed her application and interview to become the Registered Manager of ACRC Care in May 2024

9. HEALTH AND WELLBEING DIVISION

Deska Howe has worked tirelessly to negotiate new styles of provision and secure continuation funding for some of the projects, a key challenge was to secure funding for the Sapphire Project after lengthy negotiations a partnership was agreed with a number of local and national providers of hospital and community discharge support organisations who submitted a successful tender for the Community Offer Integrated Care Service (COICS). The service went live on the 1st January 2025 and the Crisis Support and Supporting Recovery elements of our service mainly operate out of the new Midland Metropolitan University Hospital (MMUH) and our Living Well element of the services supports patients and local across Sandwell 6 Towns based areas. The new service replaces our previous Sapphire Hospital Support service that ended on the 31st of December 2024.

We continue to be a delivery partners in Sandwell Community Dementia Service, our service exceeded our targets for the first 2 years and based on this success the commissioners rolled over the contract for 3rd year. Tara Cresswell left her role as our Community Dementia Advisor to pursue further academic studies, following our recruitment process Michelle Adologiogie secured the position as our new (SCDS Advisor) and she is supporting approximately 300 people with memory loss or who have a diagnosis of dementia.

The numbers have stayed very much the same in our African Caribbean Health & Well Being older people's Day Care Service, over the past 12 months there has been a greater emphasis of delivering a wider range of health awareness and health prevention sessions which have been built into our weekly programme and we have included Postural Stability, Strength and Balance exercises into our falls prevention Extend gentle exercise classes which has resulted in fewer falls than expected. The level of day care members passing away continues as expected for the cohort of Windrush pioneers who came to the UK in the 1950's-early 1970's. Sandwell Health Inequalities Programme (SHIP) has continued, and we again ran workshops on the conditions of diabetes, prostate cancer and compassionate communities which includes death, dying and loss whilst continuing work on postural stability through extend exercise classes It also helped to strengthen local partnership working with Nehemiah Housing Association via Charles Pearson Court and Cape Pentecostal Church via Cape Day Care Centre. We ran programmes that aimed to improved people's mobility and reduce health inequalities. These focussed on postural stability, strength and balance classes gentle exercise classes within our day service. Prostate cancer and Diabetes awareness was delivered by Aiden Adkins and Tony Kelly respectively over a 6-12week period, in total 150 people attended the sessions.

The division has maintained its close working relationships with Sandwell and Birmingham University Colleges, within our Health & Well Being Day Care Service supported 23 students in this academic year, all the students were either studying their Health and Social Care/T Level 2/3/4 qualifications, due to the support they received from our team all the students achieved their degree's or diploma's/Extended Diploma's.

We were approached by Wolverhampton University to be a delivery partners in their InvolveD research project that aims to understand why African Caribbean and South Asian Community tend to get a dementia diagnosis in the later stages of their dementia journey, the research also focuses on identifying what barriers exist and look at creating new patient pathways so that people can access help, support and early intervention and service in the future. We have also continued to work with the University of Warwick on the Black and Ethnic Minority Cardiac Arrest research programme, as BME communities are 3 times more likely to have a cardiac arrest compared to white British communities. This is the final years our research, we have developed a number of toolkits and animations that health professionals can use to raise awareness around reducing cardiac arrests within these communities which uses a Trusted Voices and Leaders model so that they actively work with trusted organisations from those communities.

REPORT OF THE DIRECTORS/TRUSTEES

10. SUPPORT TO COMMUNITY BASED RESEARCH

We supported 20 several students and academics during the year with study and research projects including a doctoral research study by Melissa Brown into African Caribbean and dual heritage carers of people with memory loss including and early-stage onset of dementia We are also engaged with post-doctoral research into diaspora communities working with Dr Sarah Peck of the University of Northumberland.

Angelas Mahabeer and Naffisa Williams have been responsible for the booking system of hall hire and management of the ISO 9001 Quality Management system and supporting the work of the charity Hall hire bookings have also increased particularly for Nine Nights and Funerals. In 2024 we had 40 Bookings 9 Nine Nights and 10 funerals and 2025 to date we have 48 bookings 7 Nine Nights and 3 funerals. There have been no have had no complaints during the reporting periods.

11. CULTURAL AWARENESS

Apart from the formal projects we were able to hold the usual celebrations including Jamaican Independence Day and Black history cultural evening incorporating dance music and poetry performances. The hosting of the Windrush cultural day was very successful after insisting that Sandwell Council support community groups to deliver an event for the community. We worked with West Midlands Police force to host a dedicated meeting between the African Caribbean comm unity and Sandwell Police that was attended by over 70 people discussing areas including use of stop and search, firearms, knife crime and other matters.

Over 80 people were part of the community Windrush celebration. To mark our 40th anniversary we produced 4 impact videos about the impact of the charity on the lives of people. We have concentrated on making more of social media presence to get awareness out and have used this website and Facebook platforms to recognise significant achievements of black people of the African diaspora.

12. STAFF VOLUNTEERS AND STUDENT PLACEMENTS

As always, we are indebted to our staff and volunteers for working throughout the pandemic often under immense pressure. They have served the local people to a high standard and have shown an exemplary level of commitment to vulnerable people at their time of need. We were able retain student placements and our links with educational establishment continued including Sandwell College, Birmingham City University Wolverhampton University and Birmingham University. In total we accommodated 22 volunteers and 17 student placements throughout the year.

13. FINANCIAL REVIEW

For this year we anticipated the financial performance was a deficit largely due to increases in minimum wage the continued high cost of energy, the continued freezing of grant levels and unanticipated cost of rectifying records for auditing in addition to decisions to grant a 3% cost of living increase for core staff. In addition to the increase in minimum wage. The charity has continued its commitment to paying above the living wage for the 4th consecutive year.

In the year we returned an overall operating deficit of £42,390 which is to be compared to the surplus made of £52,114 in the previous year to March 2024. Despite the deficit, our income has once again increased largely as a result of increases in the number of care hours delivered in the year and the securing of additional funding for new projects. Our total income for the year was 1,648,751 Our expenditure has also increased to £1,691,141 and for the first time in 5 years has exceeded our income. Whilst disappointing, when put in the context of the state of the charitable sector, many medium sized charities have returned deficits whilst others have decided to cease operations and close altogether. The results are reflective of the reality of the impact that small changes in policy or outlook can have on charities like ourselves.

Once again increased our total income rising from £1,463,058 in 2024 to £1,648,751 in 2025 representing an increase of £185,693 equal to a 12.7% increase.

The total expenditure also increased from £1,410,944 in 2024 to 1,691,141 in 2025

REPORT OF THE DIRECTORS/TRUSTEES

The deficit of £42,390 is in contrast to a previous year's net surplus of £52,114 in 2024

The Main Centre division generated an income of £375,827 in 2025 compared to £279,708 in 2024 representing a increase in expenditure of £96,119 equal to 34.3%.

However, the Main divisional expenditure increased to £348,006 in 2025 from ££274,787 an increase of £73,219 equal to a 26.6% increase in spending within that division. The main centre income was boosted by the generous donation of £60,000 from Northampton African Caribbean Elders (ACES) group and the inception of the community cancer connector project. We were once again supported by a voluntary sector support grant, but again the grant had no inflationary increase for the 4th time in 5 years indicating that public funds are under stress.

The Health and Well Being division generated an income of £214,881 in 2025 compared to £247,812 in the previous year representing a decrease £32,931 or -15.3%

Expenditure in the division increased to £278,380 compared to £209,234 in 2024 representing an increase in spending of £69,047 equal to 33 %

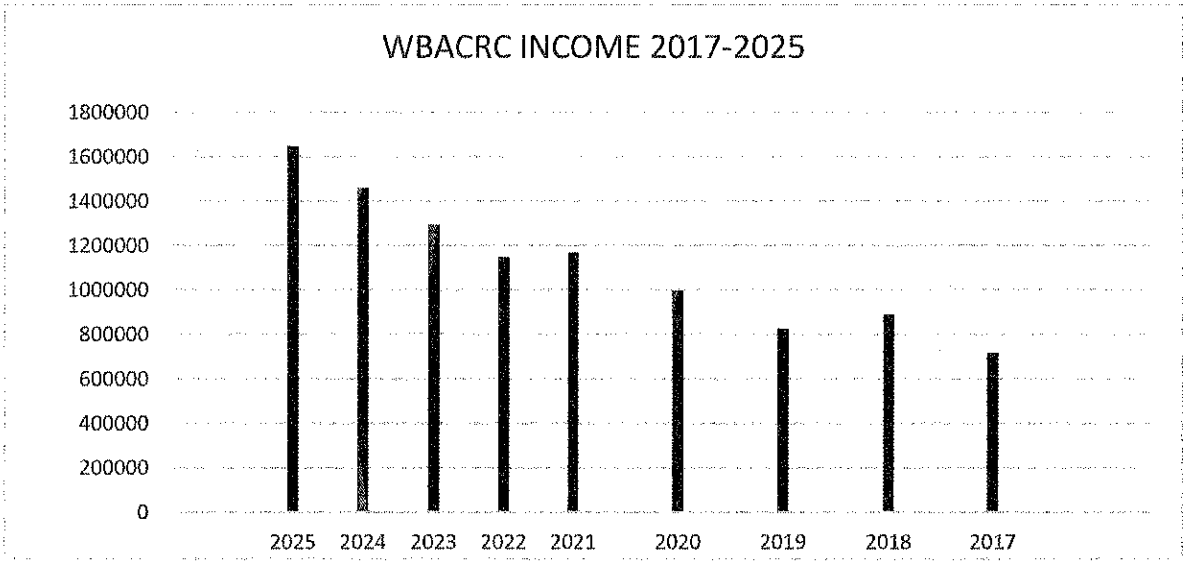
ACRC Care is the largest division and generated an income of £1,058,043 compared to £935,533 in the previous year, representing an increase of £122,510. However, expenditure for the division increased from £926,923 in 2024 to £1,064,755. An increase in expenditure of £137,832 equal to 14.8%

To put this year's financial figures into context, Table 1 charts our income over the last 9 years and Table 2 charts our expenditure over the last 9 years.

This shows the level of growth that we have returned financially over the period hitting above or around the £1 million income level for the 6th successive year.

The Table 1 below shows a 9 year comparison of our income from 2017-2025

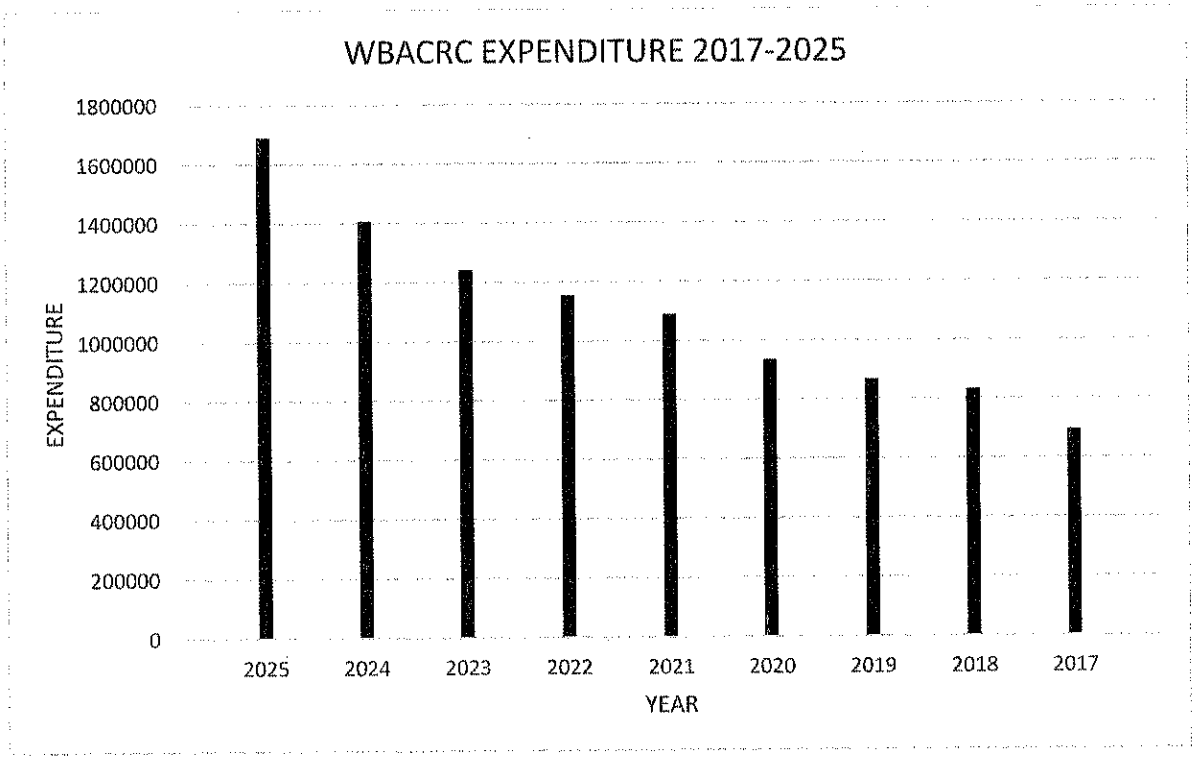
Table 1



REPORT OF THE DIRECTORS/TRUSTEES

The Table 2 below shows a 9 year comparison of our expenditure from 2017-2025

Table 2



14. TRAINING

Training has been ongoing with initial IT awareness being a key focus. We have worked with our IT provider Urban to start introducing tests to establish staff understanding of the dangers of randomly opening emails which could be a risk to security. The expansion of the digital inclusion project helped us secure crucial volunteers for the youth club. All staff completed the mandatory training for ACRC Care.

15. QUALITY DEVELOPMENT

Our day care and community services have managed to maintain our ISO9001 Quality Standard for day care and community services accredited by ISOQAR with the ongoing support of Conrad Francis.

16. ACHIEVEMENTS

1 Continuing the delivery of health promotion via the SHIP we successfully delivering the workshops on prostate cancer, diabetes and classes on postural stability exercise to music engaging 150.

2 Maintaining our ISO9001 Quality Management System :2015 Standard accreditation.

3 Successfully negotiating the continuation of the dementia services and delivering new outreach services to enable continuation of support to vulnerable people.

REPORT OF THE DIRECTORS/TRUSTEES

4 Supporting over 20 health and social care, undergraduate and post graduate students to achieve their respective levels 2,3 and 6 NVQ certificates as well as graduate undergraduate and post-doctoral research.

5 Successfully securing funding for the community cancer connector project engaging with MacMillan cancer and other partners develop cancer awareness and support for African Caribbean Yemenis Sikh and Bangladeshi communities affected by Cancer.

6 Increasing delivery of personal care to maintain an average of over 1,000 care hours a week.

7 Organising Sandwell's community Windrush event attended by 70 people.

8 Sara Peck completed the project charting the history of the Resource Centre with a 6-panel display and accompanying booklet.

9 Completing the asset transfer business case application and securing an initial impression of how and extension to the building would look

10 Organising a police consultation with the black community attended by 78 people.

11 Creating impact videos to show case what the organisation does and how people benefit.

17. DEVELOPMENT PLANS AND CHALLENGES

A major challenge will be how we work through the forthcoming reductions in public spending and increases in taxation. Sandwell MBC have given clear indications that they will be changing their systems of funding moving away from Grants to commissioned service contracts for dedicated pieces of work.

Getting the building up to standard in regard to heating systems and disability access will be major challenges going forward.

Getting quicker turnarounds from the point of referral to completed assessment and decision for potential service users is a great cause of concern and acts to systematically operate as a barrier to communities accessing services that are required.

The ever-increasing security demands in regard to data management, health and safety and safeguarding are part of modern-day organisational life and add extra costs to running an organisation.

It needs mentioning that over the last two years the world has taken a turn for the worse with the rising of the far right in Europe and the USA against black and brown people whether they are citizens, refugees or migrants, acting to divide communities. The continuation of Russian aggression in the Ukraine, and the conclusion reached by United Nations' **'Report of the Independent International Commission of Inquiry on the Occupied Palestinian Territory, including East Jerusalem, and Israel'** found that Israel is committing genocide against the Palestinian people and the conflicts in Sudan has also triggering widescale humanitarian disaster and famine causing over 100,000 deaths.

18. PLAN FOR THE FUTURE - MEDIUM AND LONGER TERM PRIORITIES

Plans for the future / medium and longer term priorities remain the same :-

1. Start in earnest the asset transfer option to own the building or have a long lease by completing the business case. Progress has seen the completion of the business case submitted and Initial floor plans have been drawn up.
2. Rebuilding the foundation of the services to enable clients and service users to feel confident in re engaging with our services.
3. Better utilise centre facilities including the kitchen, hall and digital devices to work with a wider group of the community to include children, families and young people. Seek funding for additional youth work
4. Developing new partnerships to enable new funding to come into the organisation
5. Greater working with the entertainment committee to encourage new people to attend the weekend entertainment nights.
6. Ongoing recruitment of new trustees.
7. Update organisational Governance documents policies and procedures including strategic and business plans.
8. Generate plans for expanding the first floor of the building (subject to asset transfer being approved).
9. Create an updated archive of the history of the charity and celebrate the 40th anniversary of its formation (2025).

REPORT OF THE DIRECTORS/TRUSTEES

Over the next 3-5 years we will be focussed on these areas in addition to continuing our existing health and social care support services. Due to staff ages we expect some of the senior staff to be retiring or be close to retiring by the end of the 5 years period. Good succession planning is crucial for the organisation to continue.

19. Acknowledgements

The directors acknowledge patience and commitment of Bishop Lincoln Davis who after several years operating as the Acting Chair has finally been formally approved as the chair. We would like to thank Sarah Peck Assistant Professor at Northumberland University who has worked with us to develop the display and accompanying booklet on the resource centre @40. We also acknowledged the passing of Gary Mellis a long-standing member of staff who served us for a combined total of 19 years.



We also appreciate the friendship of Northampton's African Caribbean Elders Service an organisation who kindly donated a sizable amount of money when they decided to close their business and share their proceeds with like minded organisations. We are grateful to Olive Robinson and Mrs Patsy Gough for championing this kind gesture particularly as Olive sadly passed away shortly after ensuring the donation was received.

In memoria

Olive Robinson



Gary Mellis



20. PARTNERSHIPS

We believe being able to have the ability to develop good partnerships with other organisations is the way forward and we are pleased to acknowledge organisations that have been beneficial to our operations:
Sandwell MBC
Sandwell Adult Services
Sandwell Children's Trust

REPORT OF THE DIRECTORS/TRUSTEES

Sandwell and West Birmingham NHS Hospital Foundation Trust
Black Country Integrated Care Board
Agewell CIC
Diabetes UK
Prostate Cancer UK
Race Equality Foundation
Dementia pathfinders
Alzheimer's Society
Communities in Sync
Better understanding of dementia (BUDS)
Wolverhampton University
Birmingham City University
Birmingham University
Sandwell College
The Albion Foundation
Sandwell African Caribbean Mental Health Foundation AKA Kuumba
Nehemiah Housing Association
St Albans Community Association
Sandwell Advocacy
Murray Hall Community Trust
Yemeni Community Association
Bangladeshi Islamic Community Association
Nishkam Civic Centre
Eveson Trust
JLR
Black Country Living Museum
The Mac Arts Centre
Sandwell Multi Storey

21. RESERVES POLICY

The reserves policy is designed to enable the charity to build sufficient reserves to set aside for purchases, developments and maintain staff pay. Considering the economic downturn and reductions in charity giving, Trustees believe that 3 months running cost is more realistic in the present climate and will work towards achieving that in the coming years. This year returned an anticipated deficit for reason previously explained. The Charity anticipates more difficult times ahead following recent announcements on public funding reductions and tax increases to reduce the national debt. Despite this the charity remains solvent and a going concern up to 12 months from signing of the report.

22 FULL AUDIT

This year's results show that we have achieved a £1 million plus turnover for the fifth successive year which is a pointer to our consistency and ability to manage in uncertain times. We decided to reappoint HB&O Ltd. to carry out a full audit of the finances.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of the West Bromwich African Caribbean Resource Centre for the purposes of company law) are responsible for preparing the Trustees' 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 trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles within the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on an the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The trustees are responsible for keeping adequate 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In approving the Report of the Directors/ Trustees, we also approve the Directors' report included therein, in our capacity as company directors.

The Report of the Directors/Trustees has been prepared in accordance with the special provisions of the Companies Act, relating to small entities.

Approved by the Directors and signed on their behalf by:

Director (signature) ..... (NAME) Hyacinth Jarrett

Dated: 15 December 2025

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Opinion

We have audited the financial statements of West Bromwich African Caribbean Resource Centre (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Consolidated Statement of Cash Flows and Notes to the Financial Statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2025, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Report of the Directors/ Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Report of the Directors/Trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Report of the Directors/Trustees; or
- the parent charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 13, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with this Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The audit process includes an assessment of the entity's and group's risk environment, through enquiry of and discussion with management and those charged with governance, including an assessment of any key laws and regulations with which the group and parent charitable company must comply in the ordinary course of its operations.

Additionally, the overall risks of irregular transactions occurring are assessed following our observations and confirmation of the design and implementation of management's controls. Whilst we are mindful of these risks, our audit focus is geared towards the risk of material misstatement in the financial statements as a whole.

As such, our procedures cannot guarantee that all transactions have been fully compliant with all relevant laws and regulations, including those regulations relating to fraud, as our procedures are not designed to detect all instances of non-compliance. By definition, the risk of our detection of non-compliance is greater where compliance with a law or regulation is removed from the events and transactions reflected in the financial statements. The risk is also greater regarding irregularities due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor's-responsibilities-for. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

HB&O Ltd
Seven Stars House
1 Wheler Road
Coventry
West Midlands
CV3 4LB

Date: 15 December 2025

HB&O Ltd is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Including an Income and Expenditure Account)

For the year ended 31 March 2025

	Notes	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income					
Charitable Activities	2				
Health and Well Being Division	2a	142,032	72,849	214,881	247,817
ACRC Home Care Division	2b	-	1,058,043	1,058,043	935,533
Main Centre Division	2c	30,976	344,851	375,827	279,708
TOTAL		173,008	1,475,743	1,648,751	1,463,058
Expenditure					
Charitable activities	3				
Health and Well Being Division	3a	208,098	70,282	278,380	209,234
ACRC Home Care Division	3b	-	1,064,755	1,064,755	926,923
Main Centre Division	3c	16,839	331,167	348,006	274,787
TOTAL		224,937	1,466,204	1,691,141	1,410,944
Net Income and movement of funds		(51,929)	9,539	(42,390)	52,114
Reconciliation of funds					
Total funds brought forward		55,482	188,411	243,893	191,779
Total funds carried forward		3,553	197,950	201,503	243,893

There were no recognized gains or losses for 2025 or 2024 other than those included in the Financial Activities.

The Statement of Financial Activities incorporates the same information required for an Income and Expenditure account under the Companies Acts.

All income and expenditure derive from continuing activities.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

(Company Limited by guarantee reg. number 3916617)

CONSOLIDATED BALANCE SHEET

as at 31 March 2025

	Notes	Group £ 2025	Group £ 2024	Charity £ 2025	Charity £ 2024
Fixed Assets					
Tangible assets for use by the charity	9	1,993	221	1,993	1
Investments	10	-	-	4	4
		1,993	221	1,997	5
Current Assets					
Stock		1,380	3,996	-	-
Debtors	11	128,644	182,632	149,380	206,233
Bank & Cash in hand	12	206,986	196,603	196,250	183,610
		337,010	383,231	345,630	389,843
Creditors: Amounts falling due in less than one year	13	(137,500)	(139,559)	(134,658)	(134,437)
Net current assets		199,510	243,672	210,972	255,406
Total assets less current liabilities		201,503	243,893	212,969	255,411
Net assets		201,503	243,893	212,969	255,411
Funds					
Unrestricted Funds	15	197,950	188,411	209,416	199.929
Restricted Funds	16	3,553	55,482	3,553	55,482
Total funds carried forward		201,503	243,893	212,969	255,411

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies but as this company is a charity, it is subject to audit under the Charities Act 2011.

Directors' responsibilities:
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Acts with respect to accounting records and the preparation of accounts.
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board on 15 December 2025.

Signed on behalf of the board of trustees.

..... **Trustee**

NAME: Hyacinth Jarrett

The notes on pages 19 to 31 form part of these financial statements.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF CASHFLOWS

For the year ended 31 March 2025

	Note	2025 £	2024 £
Cash generated by operating activities	21	11,016	(20,080)
Cash flow from investing activities			
Interest received		1,468	1,199
Purchase of tangible fixed assets		(2,101)	-
Cash generated in investing activities		(633)	1,199
Increase in cash and cash equivalents		10,383	(18,881)
Cash and cash equivalents at 1 April		196,603	215,484
Cash and cash equivalents at 31 March		206,986	196,603

Analysis of changes in net funds

Net cash	At 1 April 2024 £	Cash Flows £	At 31 March 2025 £
Cash at bank and in hand	196,603	10,383	206,986
Bank overdrafts	-	-	-
	196,603	10,383	206,986

1. Accounting policies

General information and basis of preparation
West Bromwich African Caribbean Resource Centre is a private company limited by guarantee, incorporated in England and Wales. 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 company number and the address of the registered office is given in the front page and the charity information (page 1) respectively of these financial statements. The nature of the charity's operations and principal activities are detailed on page 2.

The consolidated 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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in Sterling, which is the functional currency of the company. Monetary amounts in the financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Basis of consolidation
The consolidated financial statements incorporate those of West Bromwich African Caribbean Resource Centre and its trading subsidiary, Club Carib Limited, a company incorporated in England and Wales with year end 31 March 2025.

Funds

Unrestricted funds	Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Restricted funds	Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such fund are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure Recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that relate directly to an activity and those of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1. Accounting Policies Contd.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs
Support costs which include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets for use by charity
Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Costs includes costs directly attributable to making the assets capable or operating as intended. These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value, over their expected useful lives

Office equipment and vehicles	25% straight line

Investments
Investments are recorded at cost less impairment.

Debtors and creditors
Debtors and Creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Employee benefits
When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service. The charity operates a defined contribution pension plan for the benefit of its employees. Contributions are expensed as they become payable.

Redundancy/termination payments are charged to the SoFA in the period to which they relate, once there is a legal obligation or constructive obligation to make payment.

Tax
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. As such, it does not have liability to corporation tax in the course of its normal charitable activities. Its trading subsidiary, Club Carib Limited is liable to corporation tax.

Provisions
Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

Financial instruments
Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at the present value.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the Report of the Directors/ Trustees.

Operating leases
The rentals payable on operating leases are charged on a straight line basis over the lease term.

Critical accounting estimates and judgements
To be able to prepare financial statements in accordance with FRS 102, the charity must make certain estimates and judgements that have an impact on the policies and the amount reported in the annual accounts. The estimates and judgements are based on historical experiences and other factors including expectations of future events that are believed to be reasonable at the time such estimates and judgements are made.

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Note 2. Income from Charitable Activities				
2a Health & Well Being Division				
Extend Class income	-	879	879	3,429
Sapphire service	32,663	10,887	43,550	56,475
Sandwell Community Trust - COICS	23,033		23,033	-
Dementia Project	24,942	-	24,942	22,961
Sandwell Health Inequality Programme	15,511	1,633	17,144	15,292
The Eveson Trust	-	-	-	30,000
Catering and Day Care Services				
Sales of meals and kitchen facilities	-	40,092	40,092	33,589
Other income	-	5,051	5,051	4,281
Day Care Contract	33,383	14,307	47,690	71,790
Special Carers Grants	10,000	-	10,000	10,000
Other Grants	2,500	-	2,500	-
	142,032	**72,849**	**214,881**	**247,817**
2b ACRC Home Care Division				
Sale of Home Care services Spot				
Purchases	-	132,618	132,618	131,229
Other income	-	511	511	-
Childrens Services	-	70,011	70,011	82,279
Home Care Private Clients	-	854,903	854,903	722,025
	-	**1,058,043**	**1,058,043**	**935,533**

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
2c Main Centre Division				
Main Voluntary Sector Grant	-	113,118	113,118	113,118
Donations and other income	-	31,370	31,370	24,336
Community Cancer Connector's	20,376	-	20,376	-
Jaguar Land Rover (JLR)	8,600	-	8,600	5,400
Classes and Room Hire	-	-	-	9,411
Northampton African Caribbean Elders Services	2,000	58,000	60,000	-
Compassionate communities	-	-	-	(6,699)
Management support charges	-	85,000	85,000	85,000
Club Carib income	-	57,363	57,363	49,142
	30,976	344,851	375,827	279,708

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
3 Direct charitable expenditure				
3a Health and Well Being Division				
Salaries	62,429	-	62,429	54,765
Other costs	-	703	703	2,500
Catering Services and Day Care				
Salaries & NIC	145,669	-	145,669	82,147
Food Purchases	-	12,940	12,940	17,296
Transportation costs	-	797	797	1,009
Kitchen Maintenance and hire	-	823	823	742
Internal management charges	-	25,500	25,500	25,500
Other admin costs	-	4,319	4,319	75
Support costs and Financial management	-	25,200	25,200	25,200
	208,098	**70,282**	**278,380**	**209,234**

		Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
3b ACRC Home Care Division					
Salaries & NIC		-	924,237	924,237	782,659
Travel & Communication Allowances		-	-	-	550
Consumables		-	10,635	10,635	11,135
Provision for doubtful debts		-	4,090	4,090	5,646
Other Direct Costs		-	1,493	1,493	2,633
Internal management charges		-	59,500	59,500	59,500
Support costs and Financial management		-	64,800	64,800	64,800
		-	**1,064,755**	**1,064,755**	**926,923**
3c Main Centre Division					
Salaries & NIC		14,839	133,551	148,390	137,656
Pensions		-	2,886	2,886	2,521
Other Costs					
Premises expenses (including heat and light)		-	70,103	70,103	75,144
Advertising Printing & Stationery		-	4,688	4,688	7,783
Telephone & Postage & IT		-	6,160	6,160	3,822
Insurance		-	7,623	7,623	6,700
Equipment Hire and expensed equipment		-	9,015	9,015	4,748
Office expenses		-	12,581	12,581	6,774
Computer and software support Contracts		-	25,236	25,236	27,900
Miscellaneous costs		2,000	12,791	14,791	5,265
Travel expenses		-	-	-	1,237
Governance costs	4a	-	31,541	31,541	28,376
Other professional fees		-	40,000	40,000	-
Subscriptions		-	4,296	4,296	7,741
Intercompany write off		-	909	909	(7,927)
Club Carib expenditure		-	57,311	57,311	50,907
Special events & functions		-	2,476	2,476	6,140
		16,839	**421,167**	**438,006**	**364,787**
Less recharge to projects		-	(90,000)	(90,000)	(90,000)
		16,839	**331,167**	**348,006**	**274,787**
4a. Governance Costs					
Professional fees		-	16,245	16,245	16,621
Auditors' fee		-	12,500	12,500	10,000
Bank Charges		-	2,796	2,796	1,755
		-	31,541	31,541	28,376

	2025 £	2024 £
5. Net movement in funds for the year		
The net movement in funds for the year is stated after charging/(crediting):		
Operating lease expense	4,234	3,440
Auditor's remuneration	12,500	10,000
Local authority grants	(10,000)	(10,000)

6. Staff Costs

	2025 £	2024 £
Wages and Salaries	1,199,802	985,652
Social Security Costs	68,752	66,897
Pension payments	21,019	16,493
	1,289,573	1,069,042

The average weekly number of staff employed by the charity during the year was as follows:

	2025 No.	2024 No.
Administrative	14	14
Project Based	55	54
	69	**68**

The number of employees whose emoluments (excluding employer pension costs) exceeded £60,000 was:

£60,000 - £70,000	1	1

7. Taxation

A tax liability of £nil (2024: £nil) arose in relation to the trading company. No liability to UK corporation tax arose on ordinary activities in the Charity for the years ended 31 March 2025 and 31 March 2024.

8. Trustees' Remuneration and Expenses

No trustees received remuneration in the year ended 31 March 2025 (2024: £nil).

No trustee was reimbursed for travelling expenses in the year ended 31 March 2025 (2024: £nil).

9. Tangible fixed assets for use by the Charity

Group

	Office Equip & Vehicle	Total
Cost:	£	£
Cost as at 1 April 2024	17,702	17,702
Additions	2,101	2,101
Cost as at 31 March 2025	19,803	19,803
Depreciation as at 1 April 2024	17,481	17,481
Charge for the year	329	329
Depreciation as at 31 March 2025	17,810	17,810
Net Book Value as at 31 March 2025	1,993	1,993
Net Book Value as at 31 March 2024	221	221

Charity

	Office Equip & Vehicle	Total
	£	£
Cost as 1 April 2024	16,118	16,118
Additions	2,101	2,101
Cost as at 31 March 2025	18,219	18,219
Depreciation as at 1 April 2024	16,117	16,117
Charge for the year	109	109
Depreciation as at 31 March 2025	16,226	16,226
Net Book Value as at 31 March 2025	1,993	1,993
Net Book Value as at 31 March 2024	1	1

10. Investments

The charity purchased the entire share capital of Club Carib Limited (Company number: 04305275), 4 ordinary shares at £1 each at par on 17 June 2019. Club Carib Limited's principal activity is the operation of bar, catering and function facilities of West Bromwich African Caribbean Resource Centre.

11. Debtors

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Trade and other debtors	100,830	159,158	100,830	159,158
Intercompany	-	-	20,736	23,601
Prepayments & Sundry debtors	27,814	23,474	27,814	23,474
	128,644	182,632	149,380	206,233

12. Bank and Cash

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Bank Accounts	204,528	193,985	194,718	181,917
Petty Cash	2,458	2,618	1,532	1,693
	206,986	196,603	196,250	183,610

13. Creditors: Amounts falling due in less than one year

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Trade creditors	13,405	24,206	13,405	22,884
Accruals	76,318	69,380	73,607	67,075
PAYE	21,032	13,086	20,901	13,086
Other creditors	26,745	32,887	26,745	31,392
Corporation tax	-	-	-	
	137,500	139,559	134,658	134,437

14. Analysis of net assets between funds

	Fixed Assets 2025 £	Other Net Assets 2025 £	Total 2025 £
Unrestricted Funds			
General Funds	1,993	195,957	197,950
	1,993	195,957	197,950
Restricted funds	-	3,553	3,553
	1,993	199,510	201,503

15. Unrestricted funds

	Balance at 1 April 2024 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2025 £
General funds:					
General fund	188,411	1,475,743	(1,466,204)	-	197,950
Total unrestricted funds	188,411	1,475,743	(1,466,204)	-	197,950

16. Restricted funds

	Balance at 1 April 2024 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2025 £
Day Care contract	10,874	33,383	(40,704)	-	3,553
Sandwell Community Trust - COICS	-	23,033	(23,033)		-
Special Carers grant	-	10,000	(10,000)	-	-
Dementia project	8,961	24,942	(33,903)	-	-
Saphire services	5,647	32,663	(38,310)	-	-
Community Cancer Connectors	-	20,376	(20,376)	-	-
Sandwell Health Inequality Programme	-	15,511	(15,511)	-	-
The Eveson Trust	30,000	-	(30,000)	-	-
Jaguar Land Rover (JLR)	-	8,600	(8,600)		-
Other grants	-	4,500	(4,500)	-	-
	55,482	173,008	(224,937)	-	3,553

Restricted funds (Contd.)

Day Care Contract

To enable the centre to provide a day opportunities service to support African Caribbean elders to promote health and wellbeing, reduce risk of isolation and delay the onset of dementia and physical health deterioration.

Special Carers grant

To provide a specialised information service for carers from black and minoritised communities.

Dementia project

A community collective of voluntary sector organisation providing Dementia support information and guidance in Sandwell aim to improve dementia support available.

Sapphire services

The sapphire service seeks to support older people in designated hospitals providing befriending, support with hydration and helping prepare them for discharge by organising community services that will support them when they are discharged.
The aim is to give a better on ward experience which will limit the time spent in hospital and upon discharge give support to lengthen the time between discharge and re-admission, thus reducing the costs to the NHS.

Compassionate communities

Rebranded from the carers bereavement project supporting bereaved carers in Birmingham.

Sandwell Health Inequality Programme

Identifies specific conditions that are prominent within African Caribbean communities such as prostate cancer or diabetes and provides specialist educators to deliver 4 weeks programme to educate on the conditions and how to manage them.

The Eveson Trust

Funding to support people showing signs of memory loss and early signs of dementia.

Jaguar Land Rover (JLR)

Funding to support the purchase of specific items including CCTV monitoring system and installing a new 6 burner gas cooker that increased the kitchens capacity to product hot meals.

Sandwell Community Trust – COICS

Sandwell community offer integrated care service replaced the sapphire service which ended in December 2024. It started in January 2025 and is an amalgamation of the Sapphire service and other services run by partner organisations to support people in hospital and smooth transition from admission, discharge and transition into supportive community services to aid recovery and delay return to hospital. This partnership including WBACRC successfully won the tender with partners from Agewell, British Red Cross St Albans, and Murray Hall.

Community Cancer Connector's

The cancer connector is funded via Mac Millan Cancer research charity and is managed by Black Country Integrated care board partners including ourselves are The Yemeni Community Association, Nishkam Centre and Bangladeshi Islamic Association. The projects aims to increase knowledge and understanding of cancer preventative measures , encourage testing and check ups and the options for treatment if diagnosed as well as ensuring access to support.

17. Finance and operating leases

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	4,234	5,769
Between one and five years	10,936	15,170
	15,170	20,939

18. Related Party Transactions

The company owns 100% of the shares of Club Carib Limited making it a wholly owned subsidiary of West Bromwich African Caribbean Resource Centre. The group has taken advantage of the exemption in FRS 102 not to disclose transactions and balances with other group companies. There were no other related party transactions during the year (2024: £nil).

19. Pension and other post-retirement benefits

The charitable company makes contributions to defined contribution personal pension plans for the employees whereby payments are made to an insurance company independent from the finances of the charitable company. Contributions are charged to the statement of financial activities as and when incurred. The charge for the year was £21,019 (2024: £16,493). At 31 March 2025 £6,034 (2024: £3,983) was due to the scheme.

20. Key management personnel remuneration

The charity considers its key management personnel to comprise the Trustees and Chief Executive Officer. The total employment benefits, including pension contributions, of key management personnel were £68,504 (2024: £64,374).

21. Reconciliation of net income to net cash flow from operating activities

	2025	2024
	£	£
Net movement for the year	(42,390)	52,114
Interest receivable	(1,468)	(1,199)
Depreciation of tangible fixed assets	329	528
Decrease/(Increase) in stock	2,616	(135)
Decrease/(Increase) in debtors	53,988	(80,477)
(Decrease)/Increase in creditors	(2,059)	9,089
Net cash flow from operating activities	11,016	(20,080)

22. Control relationships

The charity was under the control of its Trustees throughout the current and preceding year.

23. Company Profit and Loss Account

The group has taken advantage of the exemption under S408 Companies Act 2006 not to present its individual profit and loss account. The loss of the individual parent charitable company for the financial year was £42,443 (2024: profit of £53,879).

23. Prior Year Comparatives
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2024

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Income			
Charitable Activities			
Health and Wellbeing Division	170,862	76,955	247,817
ACRC Home Care Division	-	935,533	935,533
Main Centre Division	(1,299)	281,007	279,708
TOTAL	169,563	1,293,495	1,463,058
Expenditure			
Charitable Activities			
Health and Wellbeing Division	136,912	72,322	209,234
ACRC Home Care Division	-	926,923	926,923
Main Centre Division	16,556	258,231	274,787
TOTAL	153,468	1,257,476	1,410,944
Net Income and movement of funds	16,095	36,019	52,144
Reconciliation of funds			
Total funds brought forward	39,387	152,392	191,779
Total funds carried forward	55,482	188,411	243,893

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

England & Wales - Charity number 1091956

Accounts

THE FINANCIAL STATEMENTS

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

For the year ended 31 March 2024

Company Number 3916617

Charity Number 1091956

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

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31 March 2024

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Annual Report and Financial Statements of West Bromwich

African Caribbean Resource Centre

For the year ended 31 March 2024

LEGAL AND ADMINISTRATIVE INFORMATION

Company Number: 3916617

Charity Number: 1091956

Trustees and Directors
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty
Avril Grant
Donna Mighty (appointed 24 July 2023)

Company secretary
Shane Ward

Registered Office
Thomas Street
West Bromwich
West Midlands
B70 6LY

Chief Executive Officer
Shane Ward

Auditors
Harrison Beale & Owen Limited
Chartered Accountants & Statutory Auditors
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

Bankers
HSBC
328 High Street
West Bromwich
West Midlands
B70 8DJ

Annual Report and Financial Statements of
West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2024

REPORT OF THE DIRECTORS/TRUSTEES

The Trustees/ Directors present their report and the audited financial statements for the year ended 31st March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019

1. CONSTITUTIONAL AND LEGAL OBLIGATION

To provide any charitable purpose for the benefit of the African Caribbean inhabitants of Sandwell regardless of age, sex, disability, political, religious or other opinions in the furtherance of education, culture, employment, recreation, social care and welfare as well as economic regeneration and to relieve poverty, distress or sickness. West Bromwich African Caribbean Resource Centre is a charitable entity following incorporation as a company in 2000 and registration as a charity in 2002. During the year, the directors continued to follow guidance from the Charity Commission in respect of ensuring that work of the charity provided a public benefit.

2. ORGANISATIONAL STRUCTURE AND GOVERNANCE

The directors of the company are also trustees of the charity and are known as members of the management committee or board. New directors/trustees are appointed in accordance with the trustee recruitment policy.

3. TRUSTEE INDUCTION AND TRAINING

All trustees are familiarised with the practical work of the charity including but not limited to:

- The obligations of the charity
- The obligations of the Management Committee
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association
- Resources and the current financial position as set out in the latest published sub-committees' minutes
- On-going plans and objectives

4. MANAGEMENT AND OPERATIONS

We welcomed Donna Mighty as a new trustee and member of the board following her probationary period. The directors or trustees who have served the charity during part or throughout the accounting period:

Mrs. Hyacinth Jarrett
Mr. Kenneth James
Bishop Lincoln Davis
Ms. Sharon Fogarty
Miss Avril Grant
Ms. Donna Mighty joined on 24 July 2023

REPORT OF THE DIRECTORS/TRUSTEES

5. CHARITY OVERVIEW

The charity was pleased to have been able to have a strategic away day to review and focus on the work so far, as it helped us identify our strengths and weaknesses and formulate a strategy to progress on what needs to be done to continue improving. One of our key strengths was partnership working and we have used this approach to conceive and develop new services particularly as part of consortiums.

We were in a good position to partner with other organisations to take advantage of opportunities that presented themselves. In September a meeting with the Eveson Trust resulted in a commitment to fund a 1 year memory loss group whilst a chance exchange with Leroy Christie led to an initial investment from Jaguar Land Rover (JLR) to support the purchase of specific items including CCTV monitoring system and installing a new 6 burner gas cooker that increased the kitchens capacity to product hot meals.

Being a Tier 1 provider of home care has given us greater financial stability and enabled us to remain as a significant local employer. This year was the first full year of operating as a Tier 1 provider and the increase in income is indicative of the benefit that this brings. The health and well being division has been able to grow the dementia services and maintain the older peoples and day opportunities (Day Care) services. Health promotion remains a key element of the work of the charity and projects focusing on health areas that affect African Caribbean communities continued to be a key element of the work. The biggest challenge going forward will be securing the future of the Sapphire projects and we are pleased to report that we have had some very positive discussions with local people around the re-establishment of the youth club and it is all set to restart in May 2024 as well as a Macmillan cancer support charity with a view to being part of a new initiative focusing on cancer.

The early part of the year saw a combination of staff sickness and staff departures restrict operations which has led to new ways of operating that incorporate a greater use of outsourcing including some elements of finance administration.

Staff sickness and staff departure were a hinderance in some of the projects and had a negative impact on the development of those services. As a result some of the projects namely the Bereaved Carers and the Starting Well maternity support services never achieved their full potential and our involvement ended prematurely.

The financial results are again positive and reflect our ability to target new opportunities and secure funding ad build those services. The makeup of our trustee base is slowly changing as new trustees continue to come on board. Public recognition came in light of the BBC Radio 4 contacting us to request recording their Windrush debate at the Centre hosted by Clive Myrie.

The charity was able to survive and emerge from the impact of Covid and the pandemic and has been able to resume fully to pre Covid-19 levels. The pursuing of short term grants has been replaced by an increase in partnership work to generate projects which enables us to have staff as part of a wider service. A major challenge was competing with other agencies for the domiciliary (Home Care) tender contract where we were successful in becoming a Tier 1 provider starting in September 2022. The winning of this contract is significant as it is a 5 year contract with the option of an added 5 year extension thus generating a level of stability and certainty in an unstable time.

The day care service was soon back to pre Covid-19 numbers and the Sapphire staff were fully allowed back onto the hospital ward.
Staff sickness and staff leaving were a hinderance in some of the projects and had a negative impact on the development of those services. Due to issues including staff sickness some of the projects we were involved in never achieved their full potential namely the Bereaved carers and the StartingWell project.

The financial results are positive and reflect our ability to target new opportunities and secure funding. Our trustee base is slowly changing as older trustees are now making way for younger ones to come through.

REPORT OF THE DIRECTORS/TRUSTEES

6. RISK MANAGEMENT

There are a range of regulatory bodies that oversee different aspects of the charity's work our ACRC Care Division is still regulated by the Care Quality Commission as well as being subject to monitoring checks from Sandwell Adult Social Care quality team. Under the main charitable activities, we are regulated by the Charity Commission and the Fundraising regulator. We engage Right Let's Shred to enable the secure disposal of the documents and sensitive papers and have added a full-scale recycling bin to enable better environmental practices. Sandwell Metropolitan Borough Council (MBC) Environmental Health Service who inspect the kitchen facilities and we achieved a 4 rating which is an improvement on the previous inspection but ultimately we want to achieve the highest level 5.

We continued to engage the services of Guardian support to assist us in human resource management and ensuring that our Employment practices and procedures were compliant with current law and would not put the trustees and staff at risk. We continue to use the Disclosure and Barring Service to vet new trustees, staff and volunteers. This supports the need to safeguard and reduce the risk of harm to people who use our services and provides support and protection to staff working within the services. The management are aware of its responsibilities toward employees and have in place a structured induction process that ensures all employees are made aware of their responsibilities. This is on-going and carried out through induction and continuous training.

Trustee recruitment and retention will continue to be priority area over the next few years to create stronger checks and balances within the charity's operations. The General Data Protection Regulations (GDPR) has required increased awareness around data handling procedures and policies to protect personal data and maintain privacy.
The reporting period coincides at a time when the conflicts are continuing in particular the Russian / Ukraine Conflict continues and the impact has led to increases in oil and gas prices affecting the bottom line of businesses and charities The continuation of the Palestine and Israel conflict moves us to call for an immediate ceasefire to stop the misery of War.

Financial risk is heavily dependent on the rates that are approved by the adult social care and the degree to which they reflect inflation and minimum wage increases as well as other changes in Government budgets that affect employers. It is also influenced by funding decisions particularly around the voluntary Sector Support grant that is being reviewed by Sandwell MBC.

7. USE OF RESOURCES

The charity continues to be structured into three divisions, the main division that covers the core operations that enable any organisation to operate these include finance administration, staff management, governance and building maintenance.
It will also include the soon to be established youth club and cancer connector project in conjunction with Macmillan cancer support. Sandwell MBC is a major funder of this area via the voluntary sector support grants as it is currently used to help support the core costs of running the charity. The division also levies a management charge across the other two divisions namely ACRC Care and the Health and Wellbeing Division to support the core operations.

For the ACRC Care Division, the principal sources of funding continue to come from the delivery of home-based personal care and outreach support to vulnerable adults and children in Sandwell. For the Health and Wellbeing division, funds are widespread and include Sandwell MBC Sandwell Adult Services day care contract. We are into second year of the Dementia support service but also includes individual projects in partnership with other community groups also saw funds secured for a memory loss group and the continuation of the Sandwell Health Inequality Programme (SHIP). In summary, the principal funders have been Sandwell MBC Council Adult Social Care, Sandwell Children's Trust, Black Country Integrated Care Board West Birmingham NHS Hospital Trust new additional funders include Eveson Trust and JLR.

REPORT OF THE DIRECTORS/TRUSTEES

The funds are used to pay for direct home care and day care workers, the management of staff and volunteers and resources required to support the delivery of the services in addition to supporting the governance of the charity and its associated companies. They are also used to cover the regular costs of managing an organisation and a physical building that is open to the public.

We have continued to engage the services of Harrison Beale and Owen as not only the independent auditor, but we also engaged them to operate our payroll during the later quarter of the year.

8. ACRC HOME CARE DIVISION

Annette Noel has continued to lead the ACRC Home Care team and her application to become the Registered Manager was successful and accepted by the Care Quality Commission. She was supported by a small staff team of three all of whom have continued to study for level 4 and 5 NVQ qualifications. The number of hands-on home care workers has increased significantly, we operate a minimum 16 hours per week contract and a bank system for those who are unable to work regularly enabling us to have a foundation of 50 hands on home care workers.

This was the first full year that we reported as a Tier 1 provider. In the first full year we delivered a total of 52,765 personal care and outreach support hours compared to 35,116 hours in the previous year. This worked out to an average of 1,014 per week compared to a weekly average of 675 in the previous year. At the start of the year, we had 20 home care workers, but the successful tender required us to recruit more staff and by the end of the year we had 37 regular direct home care workers working with clients for a minimum of 16 hours per week. The average number of clients remains in the region of 74 slightly down from 76 but we did have an additional child to support via the Sandwell Children's Trust and 40 staff members have completed their Care certificate.

We provided 6 placements for Sandwell college students who completed level 2 and 3 health and social care NVQ qualifications .We have sourced support from the 2 sisters food group for the care staff and were able to secure free bus passes and reduced passes for non-drivers generating a saving of between £65-£104 per month per staff member

The three senior care officers have completed or been enrolled on level 5 and level 4 courses during the year The service had positive feedback following the annual contract Monitoring Inspection which was completed in June. The Quarterly Key Performance Indicators were good and a service action plan was reviewed in December.

9. HEALTH AND WELLBEING DIVISION

Deska Howe has worked tirelessly to negotiate new styles of provision and secure continuation funding for some of the projects. He has also worked closely with a variety of stake holders including the Mayor of the West Midlands. The Sapphire hospital befriending and support service had another extension, that will take it up to December 2024. It is anticipated that a new service will be put out to tender during the summer of 2024 and the division is working with potential partners with a view to be included in the partnership tender submission. Tara Cresswell who previously had a placement with us when completing her university degree was appointed as the dementia navigator.

The numbers have increased in the older people's day service and there is a greater participation in the extend exercise program and the posture support program which has resulted in fewer falls than expected. The level of day care members passing away has slowed, enabling the group to stabilise and welcome new members. Sandwell Health Inequalities Programme (SHIP) continued, and we ran workshops on the conditions of diabetes and prostate cancer which enabled us to work with the Diabetes UK and Prostate Cancer UK. It also helped to strengthen local partnership working with Nehemiah Housing Association via Charles Pearson Court and Cape Pentecostal Church via Cape Day Care Centre. We ran programmes that aimed to improve people's mobility and reduce health inequalities. These focused on postural stability, strength and balance classes gentle exercise classes within our day service. Prostate cancer and Diabetes awareness was delivered by Aiden Adkins and Tony Kelly respectively over a 6-12 week period, in total 150 people attended the sessions.

REPORT OF THE DIRECTORS/TRUSTEES

The Sandwell Community Dementia Service (SCDS) was retendered by Sandwell MBC in 2023, Murray Hall Community Trust (SCDS) Led a consortium Bid and we partnered with 7 other voluntary community and Independent Organisations. In May 2023 we were informed that our consortium bid had been successful which meant we secured the contract again for a further 2 years with an option to extend the contract for a 3rd year.

The division provided 14 student placements from Sandwell College and 4 student placements from The University of Birmingham within our Health & Well Being Day Care Service, all the students were studying their Health and Social Care/T Level 2/3/4 qualifications, due to the support they received from our team all 14 students achieved their degree's or diploma's.

10. SUPPORT TO COMMUNITY BASED RESEARCH

We supported 20 students and academics during the year with study and research projects including a doctoral research study by Melissa Brown into African Caribbean and duel heritage carers of people with memory loss including and early stage onset of dementia We are also engaged with post-doctoral research into diaspora communities working with the University of Northumberland and Dr Sarah Peck

11. CULTURAL AWARENESS

We were able to hold the usual celebrations including Jamaican Independence Day and Black history cultural evening for the first time since the lockdown was lifted. We have concentrated on making more of social media to get awareness out and have used this website and Facebook platforms to recognise significant achievements of black people of the African diaspora.

12. STAFF VOLUNTEERS AND STUDENT PLACEMENTS

As always, we are indebted to our staff and volunteers for working throughout the pandemic often under immense pressure. They have served the local people to a high standard and have shown an exemplary level of commitment to vulnerable people at their time of need. Overall, the staff and volunteers have stabilised and there is no significant change in numbers. We were able retain student placements and our links with educational establishment continued including Sandwell College, Birmingham City University and Wolverhampton University.

13. FINANCIAL REVIEW

The division saw the departure of Bill Portman in December 2023 and the charity engaged Harrison Beale and Owen's virtual finance operation to conduct payroll on our behalf. Despite the set back we have again managed to return a year end operating surplus of £52,114 which is slightly more than the previous year £51,813 in 2023. Our income has increased largely as a result of increases in the number of care hours delivered in the year, this has been complemented by the securing of additional projects including The Eveson Trust memory loss group funds which were secured in the year with the project scheduled to start in May 2024. Overall there have been some positive movements in this results as we have once again increased our total income rising from £1,293,917 in 2023 to £1,463,058 in 2024 representing an increase of £169,141 equal to a 13.1% increase

The total expenditure also increased from £1,242,104 in 2023 to £1,410,944 in 2024

The surplus/net income is £52,114 compared to prior year of £51,813.

The Main Centre division generated an income of £279,708 compared to £290,410 in 2023 representing a reduction in income of £10,702.

REPORT OF THE DIRECTORS/TRUSTEES

However, the main divisional expenditure increased to £274,787 from £225,627, an increase of £49,160 equal to a 21.8% increase in spending within that division. The main centre income was boosted by the return of Club Carib to full operations which generated an income of £49,142 associate to this return was the resumption of hall hire which generated a further £9,411 We were once again supported by a voluntary sector support grant, but again the grant had no inflationary increase indicating that public funds are under stress.

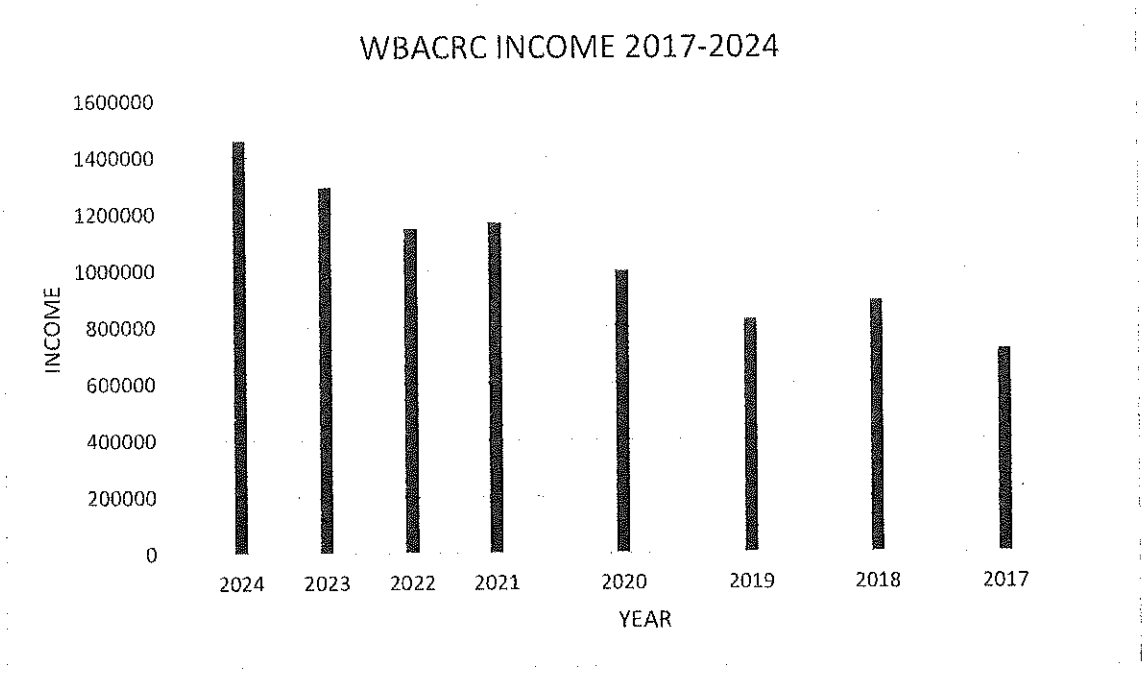
The Health and Well Being division generated an income of 247,817 during the year compared to £202,672 in the previous year an increase of £45,145 representing an increase of 22.3%. Expenditure in the division increased to £209,234 compared to £ 187,625 the previous year representing an increase in spending of £21,609 equal to 11.5%.

ACRC Care is the largest division and generated an income of £935,533 compared to £800,835 in the previous year representing a major increase in income of £134,698 equal to an increase of 16.8%. However, expenditure for the division increased from £828,852 in 2023 to £926,923 in 2024. An increase in expenditure of £98,071 equal to 11.8%.

To put this year's financial figures into context, we have added two tables Table 1 charting our income and Table 2 charting our expenditure over the last 8 years to illustrate how the company has developed financially over the period hitting above or around the £1 million income level for the 5th successive year.

The Table 1 below shows a 8 year comparison of our income

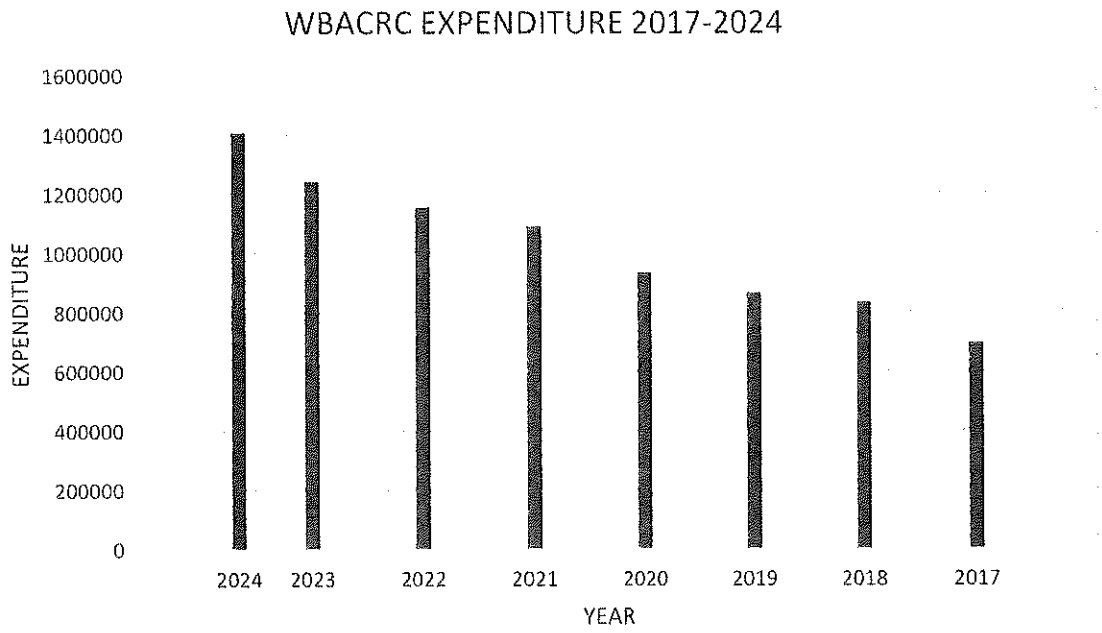
Table 1



REPORT OF THE DIRECTORS/TRUSTEES

The Table 2 below shows a 8 year comparison of our expenditure

Table 2



14. TRAINING

Training has been ongoing with initial IT awareness being a key focus . We have worked with our IT provider Urban to start introducing test to establish staff understanding of the dangers of randomly opening emails which could be a risk to security. The securing of laptops via the digital inclusion initiatives enabled us to have training sessions for staff learning leading to ongoing training enabling high levels of staff to complete online training to achieve the mandatory care certificate for delivering care.

15. QUALITY DEVELOPMENT

Our day care and community services have managed to maintain our ISO9001 Quality Standard for day care and community services accredited by ISOQAR with the ongoing support of Conrad Francis.

REPORT OF THE DIRECTORS/TRUSTEES

16. ACHIEVEMENTS

1 Via the SHIP we successfully delivered the workshops on prostate cancer, diabetes and classes on postural stability exercise to music engaging 150.

2 Maintaining our ISO9001 Quality Management System :2015 Standard accreditation.

3 Successfully negotiating the continuation of the dementia services and delivering new outreach services to enable continuation of support to vulnerable people.

4 Supporting over 20 health and social care, undergraduate and post graduate students to achieve their respective levels 2,3 and 6 NVQ certificates as well as graduate under graduate and post-doctoral research.

5 Successfully engaging with MacMillan cancer support to develop a funding proposal to support African Caribbean cancer awareness.

6 Increasing delivery of personal care to maintain an average of 1,000 a week

7 Securing funding from Eveson charitable trust and corporate funders JLR

8 Improving the security within the building with CCTV installation

9 Securing in principle, funding for partnership support from Macmillan cancer support charity for a cancer connector project

10 Distributing over 20 laptops to individuals in the community as part of the national drive for digital inclusion supported by Communities in Sync and Sandwell Housing

11 Hosting BBC radio 4 Windrush program chaired by BBC news anchor reporter Clive Myrie and ex England professional footballer John Barnes.

12 Developing an in house IT training hub for staff to develop their skills and qualifications.

13 Deska Howe being profiled in the trusted Voices BME Covid Vaccinations Champion programme evaluation.

14 Annette Noel becoming the registered manager for ACRC Care

17. DEVELOPMENT PLANS AND CHALLENGES

Working to new financial arrangements and settling into new systems of financial management has been a challenge. Not having a dedicated person to relay queries has been tough but staff have adapted to the new outsource payroll support service.

The move to digitalising payments and records have lessened time in getting cheques and suppliers payments are now quicker going directly into their accounts. During the year we had a staff departure within finance officer, left a void however a combination of filling in and getting professional support enabled us to continue the finance and payroll function. Developments will include actively pursuing the asset transfer of the building and working harder to re-establish services for children and young people.

The biggest challenge will be to adapt to the financial environment which has limited funds available to the public sector and the knock-on impact it will have on charities operating specialist and care services. Across the country public sector funding is reducing, which brings more challenges to the voluntary sector. The challenge of coping with increased staffing costs due to increases in minimum wage, increases in energy costs and low level of contracts continues to bring greater pressure on our operations. We anticipate reductions and withdrawals of funding streams and will need to maintain dialogue with the aim of achieving cost of living increases to keep in line with inflation. The board recognise that they will need to meet more frequently and to recruit new trustees to move the organisation into the future and with an ageing senior staff team the charity also needs to have a succession plan in place.

REPORT OF THE DIRECTORS/TRUSTEES

18. PLAN FOR THE FUTURE - MEDIUM AND LONGER TERM PRIORITIES

Plans for the future / medium and longer term priorities remain the same :-

1. Continue making progress towards the asset transfer option to own the building or have a long lease by completing the business case.
2. Rebuilding the foundation of the services to enable clients and service users to feel confident in re engaging with our services.
3. Better utilise centre facilities including the kitchen, hall and digital devices to work with a wider group of the community to include children, families and young people.
4. Developing new partnerships to enable new funding to come into the organisation.
5. Greater working with the entertainment committee to encourage new people to attend the weekend entertainment nights
6. Target the recruitment of new trustees
7. Update organisational Governance documents including strategic and business plans.
8. Generate plans for expanding the first floor of the building (subject to asset transfer being approved)
9. Create an updated archive of the history of the charity and celebrate the 40th anniversary of its formation (2025)

Over the next 3-5 years we will be focused on these areas in addition to continuing our existing health and social care support services.

19. Acknowledgements

The directors acknowledge the importance of having a well-trained and a hard working staff team and the importance of consistency. Nothing embodies this more than staff and trustees who stay with the organisation through good and bad times. On the staffing side we acknowledge the long association with the resource centre of Shane Ward, Deska Howe, Angela Mahabeer, Rajwinder Kaur and Manjit Kaur.

Shane Ward 1993 to present
1993 - 1995 Mental health drop in volunteer
Feb 1995 to present, currently Chief Executive

Deska Howe 1993 to present
1993 -1997 Meals on Wheels Development volunteer
1997 to present, currently Health and Well-Being Divisional Manager

Angela Mahabeer 1998 to present
ACESS Administrator 1998 - 2011
2011 to present, currently Charity Administrator

Gary Mellis 1993 - 1999 &
2012 – present, cook and Caretaker positions

Rajwinder Kaur 2007 to present,
currently Senior Home Care Officer

Manjit Kaur 2008 to present
Home Care Worker

On the Trustee front Mrs. Jarrett has been a board member and trustee since the planning of the charity started in 1984 whilst Mr. Kenneth James has been member of the organisation since the 1980's with over 25 years as a board member. Acting Chair Bishop Davis has been on the board and served the organisation for over 10 years.

REPORT OF THE DIRECTORS/TRUSTEES

20. PARTNERSHIPS

We believe being able to have the ability to develop good partnerships with other organisations is the way forward and we are pleased to acknowledge organisations that we have been beneficial to our operations:

Sandwell MBC
Sandwell Adult Services
Sandwell Children's Trust
Sandwell and West Birmingham NHS Hospital Foundation Trust
Black Country Integrated Care Board
Agewell CIC
Diabetes UK
Prostate Cancer UK
Race Equality Foundation
Dementia pathfinders
Alzheimer's Society
Communities in Sync
Better understanding of dementia (BUDS)
Wolverhampton University
Birmingham City University
Birmingham University
Sandwell College
The Albion Foundation
Sandwell African Caribbean Mental Health Foundation AKA Kuumba
Nehemiah Housing Association
St Albans Community Association
Sandwell Advocacy
Murray Hall Community Trust
Yemeni Community Association
Bangladeshi Islamic Community Association
Nishkam Civic Centre
Eveson Trust
JLR

21. RESERVES POLICY

The reserves policy is designed to enable the charity to build sufficient reserves to set aside for purchases, developments and maintain staff pay. Considering the economic downturn and reductions in charity giving, Trustees believe that 3 months running cost is more realistic in the present climate and will work towards achieving that in the coming years. This year returned a handy surplus, and trustees consider this a pleasing performance with funds likely to be needed to be set aside for feasibility studies into the asset transfer so this year's surplus is very welcome. The Charity remains solvent and a going concern at the time of the report.

22 FULL AUDIT

This year's results show that we have achieved a £1 million plus turnover for the forth successive year which is a pointer to our consistency and ability to manage in uncertain times. We decided to reappoint Harris Beale and Owen to carry out a full audit of the finances.

Annual Report and Financial Statements of

West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2024

REPORT OF THE DIRECTORS/TRUSTEES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of the West Bromwich African Caribbean Resource Centre for the purposes of company law) are responsible for preparing the Trustees' 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 trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles within the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on an the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The trustees are responsible for keeping adequate 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In approving the Report of the Directors/ Trustees, we also approve the Directors' report included therein, in our capacity as company directors.

The Report of the Directors/Trustees has been prepared in accordance with the special provisions of the Companies Act, relating to small entities.

Approved by the Directors and signed on their behalf by:

Director (signature) ..... (NAME) Hyacinth Jarrett

Dated: 27 January 2025

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Opinion

We have audited the financial statements of West Bromwich African Caribbean Resource Centre (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2024 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Consolidated Statement of Cash Flows and Notes to the Financial Statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2024, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Report of the Directors/ Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Report of the Directors/Trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Report of the Directors/Trustees; or
- the parent charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 12, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with this Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The audit process includes an assessment of the entity's and group's risk environment, through enquiry of and discussion with management and those charged with governance, including an assessment of any key laws and regulations with which the group and parent charitable company must comply in the ordinary course of its operations.

Additionally, the overall risks of irregular transactions occurring are assessed following our observations and confirmation of the design and implementation of management's controls. Whilst we are mindful of these risks, our audit focus is geared towards the risk of material misstatement in the financial statements as a whole.

As such, our procedures cannot guarantee that all transactions have been fully compliant with all relevant laws and regulations, including those regulations relating to fraud, as our procedures are not designed to detect all instances of non-compliance. By definition, the risk of our detection of non-compliance is greater where compliance with a law or regulation is removed from the events and transactions reflected in the financial statements. The risk is also greater regarding irregularities due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor's-responsibilities-for. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Harrison Beale & Owen Limited
Seven Stars House
1 Wheler Road
Coventry
West Midlands
CV3 4LB

Date: 27 January 2025

Harrison Beale & Owen Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Including an Income and Expenditure Account)

For the year ended 31 March 2024

	Notes	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income					
Charitable Activities	2				
Health and Well Being Division	2a	170,862	76,955	247,817	202,672
ACRC Home Care Division	2b	-	935,533	935,533	800,835
Main Centre Division	2c	(1,299)	281,007	279,708	290,410
TOTAL		169,563	1,293,495	1,463,058	1,293,917
Expenditure					
Charitable activities	3				
Health and Well Being Division	3a	136,912	72,322	209,234	187,625
ACRC Home Care Division	3b	-	926,923	926,923	828,852
Main Centre Division	3c	16,556	258,231	274,787	225,627
TOTAL		153,468	1,257,476	1,410,944	1,242,104
Net Income and movement of funds		16,095	36,019	52,114	51,813
Reconciliation of funds					
Total funds brought forward		39,387	152,392	191,779	139,966
Total funds carried forward		55,482	188,411	243,893	191,779

There were no recognized gains or losses for 2024 or 2023 other than those included in the Financial Activities.

The Statement of Financial Activities incorporates the same information required for an Income and Expenditure account under the Companies Acts.

All income and expenditure derive from continuing activities.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

(Company Limited by guarantee reg. number 3916617)

CONSOLIDATED BALANCE SHEET

as at 31 March 2024

	Notes	Group £ 2024	Group £ 2023	Charity £ 2024	Charity £ 2023
Fixed Assets					
Tangible assets for use by the charity	9	221	749	1	1
Investments	10	-	-	4	4
		221	749	5	5
Current Assets					
Stock		3,996	3,861	-	-
Debtors	11	182,632	102,155	206,233	113,842
Bank & Cash in hand	12	196,603	215,484	183,610	210,281
		383,231	321,500	389,843	324,123
Creditors: Amounts falling due in less than one year	13	(139,559)	(130,470)	(134,437)	(122,596)
Net current assets		243,672	191,030	255,406	201,527
Total assets less current liabilities		243,893	191,779	255,411	201,532
Net assets		243,893	191,779	255,411	201,532
Funds					
Unrestricted Funds	15	188,411	152,392	199,929	162,145
Restricted Funds	16	55,482	39,387	55,482	39,387
Total funds carried forward		243,893	191,779	255,411	201,532

For the year ending 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies but as this company is a charity, it is subject to audit under the Charities Act 2011.

Directors' responsibilities:
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Acts with respect to accounting records and the preparation of accounts.
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board on 27 January 2025.

Signed on behalf of the board of trustees.

..... **Trustee**

NAME: Hyacinth Jarrett

The notes on pages 18 to 30 form part of these financial statements.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF CASHFLOWS

For the year ended 31 March 2024

	Note	2024 £	2023 £
Cash generated by operating activities	21	(20,080)	4,093
Cash flow from investing activities			
Interest received		1,199	100
Purchase of tangible fixed assets		-	-
Cash generated in investing activities		1,199	100
Increase in cash and cash equivalents		(18,881)	4,193
Cash and cash equivalents at 1 April		215,484	211,291
Cash and cash equivalents at 31 March		196,603	215,484

Analysis of changes in net funds

	At 1 April 2023	Cash Flows	At 31 March 2024
Net cash	£	£	£
Cash at bank and in hand	215,484	(18,881)	196,603
Bank overdrafts	-	-	-
	215,484	(18,881)	196,603

1. Accounting policies

General information and basis of preparation
West Bromwich African Caribbean Resource Centre is a private company limited by guarantee, incorporated in England and Wales. 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 company number and the address of the registered office is given in the front page and the charity information (page 1) respectively of these financial statements. The nature of the charity's operations and principal activities are detailed on page 2.

The consolidated 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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in Sterling, which is the functional currency of the company. Monetary amounts in the financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Basis of consolidation
The consolidated financial statements incorporate those of West Bromwich African Caribbean Resource Centre and its trading subsidiary, Club Carib Limited, a company incorporated in England and Wales with year end 31 March 2024.

Funds

Unrestricted funds	Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Restricted funds	Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such fund are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure Recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that relate directly to an activity and those of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1. **Accounting Policies Contd.**

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs
Support costs which include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets for use by charity
Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Costs includes costs directly attributable to making the assets capable or operating as intended. These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value, over their expected useful lives

Office equipment and vehicles	25% straight line

Investments
Investments are recorded at cost less impairment.

Debtors and creditors
Debtors and Creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Employee benefits
When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service. The charity operates a defined contribution pension plan for the benefit of its employees. Contributions are expensed as they become payable.

Redundancy/termination payments are charged to the SoFA in the period to which they relate, once there is a legal obligation or constructive obligation to make payment.

Tax
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. As such, it does not have liability to corporation tax in the course of its normal charitable activities. Its trading subsidiary, Club Carib Limited is liable to corporation tax.

Provisions
Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

Financial instruments
Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at the present value.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the Report of the Directors/ Trustees.

Operating leases
The rentals payable on operating leases are charged on a straight line basis over the lease term.

Critical accounting estimates and judgements
To be able to prepare financial statements in accordance with FRS 102, the charity must make certain estimates and judgements that have an impact on the policies and the amount reported in the annual accounts. The estimates and judgements are based on historical experiences and other factors including expectations of future events that are believed to be reasonable at the time such estimates and judgements are made.

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Note 2. Income from Charitable Activities				
2a Health & Well Being Division				
Extend Class income	-	3,429	3,429	2,308
Sapphire service	42,356	14,119	56,475	57,510
Dementia Project	22,961	-	22,961	12,044
Sandwell Health Inequality Programme	15,292	-	15,292	13,654
The Eveson Trust	30,000	-	30,000	-
Catering and Day Care Services				
Sales of meals and kitchen facilities	-	33,589	33,589	31,617
Other income	-	4,281	4,281	1,851
Day Care Contract	50,253	21,537	71,790	71,062
Special Carers Grants	10,000	-	10,000	10,000
Other Grants	-	-	-	2,626
	170,862	**76,955**	**247,817**	**202,672**
2b ACRC Home Care Division				
Sale of Home Care services Spot				
Purchases	-	131,229	131,229	99,080
Childrens Services	-	82,279	82,279	32,432
Home Care Private Clients	-	722,025	722,025	669,323
	-	**935,533**	**935,533**	**800,835**

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
2c Main Centre Division				
Main Voluntary Sector Grant	-	113,118	113,118	113,118
Donations and other income	-	24,336	24,336	2,362
Jaguar Land Rover (JLR)	5,400	-	5,400	-
Classes and Room Hire	-	9,411	9,411	13,208
Starting well	-	-	-	11,014
Compassionate communities	(6,699)	-	(6,699)	18,692
Management support charges	-	85,000	85,000	82,554
Club Carib income	-	49,142	49,142	49,462
	(1,299)	281,007	279,708	290,410

	Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
3 Direct charitable expenditure				
3a Health and Well Being Division				
Hospital Fund				
Salaries	54,765	-	54,765	44,159
Other costs	-	2,500	2,500	2,603
Health Promotion				
Other costs	-	-	-	1,039
Catering Services and Day Care				
Salaries & NIC	82,147	-	82,417	66,098
Food Purchases	-	17,296	17,296	17,477
Transportation costs	-	1,009	1,009	738
Kitchen Maintenance and hire	-	742	742	2,219
Internal management charges	-	25,500	25,500	22,420
Other admin costs	-	75	75	9,872
Support costs and Financial management	-	25,200	25,200	21,000
	136,912	**72,322**	**209,234**	**187,625**

		Restricted Funds 2024 £	Unrestricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
3b ACRC Home Care Division					
Salaries & NIC		-	782,659	782,659	681,180
Travel & Communication Allowances		-	550	550	2,342
Consumables		-	11,135	11,135	11,398
Software support		-	-	-	3,924
Provision for doubtful debts		-	5,646	5,646	5,898
Other Direct Costs		-	2,633	2,633	10,231
Internal management charges		-	59,500	59,500	58,879
Support costs and Financial management		-	64,800	64,800	55,000
		-	**926,923**	**926,923**	**828,852**
3c Main Centre Division					
Salaries & NIC		13,766	123,890	137,656	156,727
Pensions		-	2,521	2,521	3,829
Other Costs					
Premises expenses (including heat and light)		-	75,144	75,144	39,445
Advertising Printing & Stationery		-	7,783	7,783	4,404
Telephone & Postage & IT		-	3,822	3,822	2,818
Insurance		-	6,700	6,700	5,648
Equipment Hire and expensed equipment		-	4,748	4,748	1,675
Office expenses		-	6,774	6,774	5,170
Computer and software support Contracts		2,790	25,110	27,900	18,934
Miscellaneous costs		-	5,265	5,265	356
Travel expenses		-	1,237	1,237	80
Governance costs	4a	-	28,376	28,376	20,939
Subscriptions		-	7,741	7,741	756
Intercompany write off		-	(7,927)	(7,927)	(9,466)
Club Carib expenditure		-	50,907	50,907	48,781
Special events & functions		-	6,140	6,140	1,531
		16,556	**348,231**	**364,787**	**301,627**
Less recharge to projects		-	(90,000)	(90,000)	(76,000)
		16,556	**258,231**	**274,787**	**225,627**
4a. Governance Costs					
Professional fees		-	16,621	16,621	11,144
Auditors' fee		-	10,000	10,000	9,000
Bank Charges		-	1,755	1,755	795
		-	28,376	28,376	20,939

	2024 £	2023 £
5. Net movement in funds for the year		
The net movement in funds for the year is stated after charging/(crediting):		
Operating lease expense	3,440	6,038
Auditor's remuneration	10,000	9,000
Local authority grants	(10,000)	(10,000)

6. Staff Costs

	2024 £	2023 £
Wages and Salaries	985,652	889,205
Social Security Costs	66,897	63,992
Pension payments	16,493	15,775
	1,069,042	968,972

The average weekly number of staff employed by the charity during the year was as follows:

	2024 No.	2023 No.
Administrative	14	14
Project Based	54	54
	68	**68**

The number of employees whose emoluments (excluding employer pension costs) exceeded £60,000 was:

£60,000 - £70,000	1	-

7. Taxation

A tax liability of £nil (2023: £354) arose in relation to the trading company. No liability to UK corporation tax arose on ordinary activities in the Charity for the years ended 31 March 2024 and 31 March 2023.

8. Trustees' Remuneration and Expenses

No trustees received remuneration in the year ended 31 March 2024 (2023: £nil).

No trustee was reimbursed for travelling expenses in the year ended 31 March 2024 (2023: £nil).

9. Tangible fixed assets for use by the Charity

Group

	Office Equip & Vehicle	Total
Cost:	£	£
Cost as at 1 April 2023	17,702	17,702
Additions	-	-
Cost as at 31 March 2024	17,702	17,702
Depreciation as at 1 April 2023	16,953	16,953
Charge for the year	528	528
Depreciation as at 31 March 2024	17,481	17,481
Net Book Value as at 31 March 2024	221	221
Net Book Value as at 31 March 2023	749	749

Charity

	Office Equip & Vehicle	Total
	£	£
Cost as 1 April 2023	16,118	16,118
Additions	-	-
Cost as at 31 March 2024	16,118	16,118
Depreciation as at 1 April 2023	16,117	16,117
Charge for the year	-	-
Depreciation as at 31 March 2024	16,117	16,117
Net Book Value as at 31 March 2024	1	1
Net Book Value as at 31 March 2023	1	1

10. Investments

The charity purchased the entire share capital of Club Carib Limited (Company number: 04305275), 4 ordinary shares at £1 each at par on 17 June 2019. Club Carib Limited's principal activity is the operation of bar, catering and function facilities of West Bromwich African Caribbean Resource Centre.

11. Debtors

	Group		Charity	
	2024	2023	2024	2023
	£	£	£	£
Trade and other debtors	159,158	101,905	159,158	101,905
Intercompany	-	-	23,601	11,687
Prepayments & Sundry debtors	23,474	250	23,474	250
	182,632	102,155	206,233	113,842

12. Bank and Cash

	Group		Charity	
	2024	2023	2024	2023
	£	£	£	£
Bank Accounts	193,985	212,098	181,917	207,821
Petty Cash	2,618	3,386	1,693	2,460
	196,603	215,484	183,610	210,281

13. Creditors: Amounts falling due in less than one year

	Group		Charity	
	2024	2023	2024	2023
	£	£	£	£
Trade creditors	24,206	14,166	22,884	14,166
Accruals	69,380	69,484	67,075	62,429
PAYE	13,086	12,078	13,086	12,078
Other creditors	32,887	33,923	31,392	33,923
Corporation tax	-	819	-	-
	139,559	130,470	134,437	122,596

14. Analysis of net assets between funds

	Fixed Assets 2024 £	Other Net Assets 2024 £	Total 2024 £
Unrestricted Funds			
General Funds	221	188,190	188,411
	221	188,190	188,411
Restricted funds	-	55,482	55,482
	221	243,672	243,893

15. Unrestricted funds

	Balance at 1 April 2023 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2024 £
General funds:					
General fund	152,392	1,293,495	(1,257,476)	-	188,411
Total unrestricted funds	152,392	1,293,495	(1,257,476)	-	188,411

16. Restricted funds

	Balance at 1 April 2023 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2024 £
Day Care contract	8,152	50,253	(47,531)	-	10,874
Special Carers grant	-	10,000	(10,000)	-	-
Dementia project	14,139	22,961	(28,139)	-	8,961
Saphire services	5,781	42,356	(42,490)	-	5,647
Compassionate communities	6,700	(6,699)	(1)	-	-
Sandwell Health Inequality Programme	4,615	15,292	(19,907)	-	-
The Eveson Trust	-	30,000	-		30,000
Jaguar Land Rover (JLR)	-	5,400	(5,400)		-
	39,387	169,563	153,468	-	55,482

Restricted funds (Contd.)

Day Care Contract

To enable the centre to provide a day opportunities service to support African Caribbean elders to promote health and wellbeing, reduce risk of isolation and delay the onset of dementia and physical health deterioration.

Special Carers grant

To provide a specialised information service for carers from black and minoritised communities.

Dementia project

A community collective of voluntary sector organisation providing Dementia support information and guidance in Sandwell aim to improve dementia support available.

Sapphire services

The sapphire service seeks to support older people in designated hospitals providing befriending, support with hydration and helping prepare them for discharge by organising community services that will support them when they are discharged.
The aim is to give a better on ward experience which will limit the time spent in hospital and upon discharge give support to lengthen the time between discharge and re-admission, thus reducing the costs to the NHS.

Compassionate communities

Rebranded from the carers bereavement project supporting bereaved carers in Birmingham.

Sandwell Health Inequality Programme

Identifies specific conditions that are prominent within African Caribbean communities such as prostate cancer or diabetes and provides specialist educators to deliver 4 weeks programme to educate on the conditions and how to manage them.

The Eveson Trust

Funding to support people showing signs of memory loss and early signs of dementia.

Jaguar Land Rover (JLR)

Funding to support the purchase of specific items including CCTV monitoring system and installing a new 6 burner gas cooker that increased the kitchens capacity to product hot meals.

17. Finance and operating leases

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	5,769	1,675
Between one and five years	15,170	1,535
	20,939	3,210

18. Related Party Transactions

The company owns 100% of the shares of Club Carib Limited making it a wholly owned subsidiary of West Bromwich African Caribbean Resource Centre. The group has taken advantage of the exemption in FRS 102 not to disclose transactions and balances with other group companies. There were no other related party transactions during the year (2023: £nil).

19. Pension and other post-retirement benefits

The charitable company makes contributions to defined contribution personal pension plans for the employees whereby payments are made to an insurance company independent from the finances of the charitable company. Contributions are charged to the statement of financial activities as and when incurred. The charge for the year was £16,493 (2023: £15,775). At 31 March 2024 £3,983 (2023: £2,903) was due to the scheme.

20. Key management personnel remuneration

The charity considers its key management personnel to comprise the Trustees and Chief Executive Officer. The total employment benefits, including pension contributions, of key management personnel were £64,374 (2023: £60,386).

21. Reconciliation of net income to net cash flow from operating activities

	2024	2023
	£	£
Net movement for the year	52,114	51,813
Interest receivable	(1,199)	(100)
Depreciation of tangible fixed assets	528	528
Increase in stock	(135)	(1,007)
Increase in debtors	(80,477)	(71,354)
Increase in creditors	9,089	24,213
Net cash flow from operating activities	(20,080)	4,093

22. Control relationships

The charity was under the control of its Trustees throughout the current and preceding year.

23. Company Profit and Loss Account

The group has taken advantage of the exemption under S408 Companies Act 2006 not to present its individual profit and loss account. The profit of the individual parent charitable company for the financial year was £53,879 (2023: £51,132).

23. Prior Year Comparatives
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2023

	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £
Income			
Charitable Activities			
Health and Wellbeing Division	131,200	71,472	202,672
ACRC Home Care Division	-	800,835	800,835
Main Centre Division	26,735	263,675	290,410
TOTAL	157,935	1,135,982	1,293,917
Expenditure			
Charitable Activities			
Health and Wellbeing Division	110,257	77,368	187,625
ACRC Home Care Division	-	828,852	828,852
Main Centre Division	15,546	210,081	225,627
TOTAL	125,803	1,116,301	1,242,104
Net Income and movement of funds	32,132	19,681	51,813
Reconciliation of funds			
Total funds brought forward	7,255	132,711	139,966
Total funds carried forward	39,387	152,392	191,779

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

England & Wales - Charity number 1091956

Accounts

THE FINANCIAL STATEMENTS

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

For the year ended 31 March 2023

Company Number 3916617

Charity Number 1091956

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

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31 March 2023

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Annual Report and Financial Statements of West Bromwich

African Caribbean Resource Centre

For the year ended 31 March 2023

LEGAL AND ADMINISTRATIVE INFORMATION

Company Number: 3916617

Charity Number: 1091956

Trustees
Clarence Cameron (resigned 16 May 2022)
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty
Ashley Bertie (resigned 10 March 2023)
Avril Grant
Donna Mighty (appointed 24 July 2023)

Directors
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty

Company secretary
Clarence Cameron (resigned 16 May 2022)
Shane Ward (appointed 16 May 2022)

Registered Office
Thomas Street
West Bromwich
West Midlands
B70 6LY

Chief Executive Officer
Shane Ward

Auditors
Harrison Beale & Owen Limited
Chartered Accountants & Statutory Auditors
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

Bankers
HSBC
328 High Street
West Bromwich
West Midlands
B70 8DJ

Annual Report and Financial Statements of
West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2023

REPORT OF THE DIRECTORS/TRUSTEES

The Trustees/ Directors present their report and the audited financial statements for the year ended 31st March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019

1. CONSTITUTIONAL AND LEGAL OBLIGATION

To provide any charitable purpose for the benefit of the African Caribbean inhabitants of Sandwell regardless of age, sex, disability, political, religious or other opinions in the furtherance of education, culture, employment, recreation, social care and welfare as well as economic regeneration and to relieve poverty, distress or sickness. West Bromwich African Caribbean Resource Centre is a charitable entity following incorporation as a company in 2000 and registration as a charity in 2002. During the year, the directors continued to follow guidance from the Charity Commission in respect of ensuring that work of the charity provided a public benefit.

2. ORGANISATIONAL STRUCTURE AND GOVERNANCE

The directors of the company are also trustees of the charity and are known as members of the management committee or board. New directors/trustees are appointed in accordance with the trustee recruitment policy.

3. TRUSTEE INDUCTION AND TRAINING

All trustees are familiarised with the practical work of the charity including but not limited to:

- The obligations of the charity
- The obligations of the Management Committee
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association
- Resources and the current financial position as set out in the latest published sub-committees' minutes
- On-going plans and objectives

4. MANAGEMENT AND OPERATIONS

Founder member Mr Clarence Cameron passed away during the year after a bout of ill health which meant the position of secretary was vacated. Donna Mighty came in on for probationary period and formally became a trustee in July 2023. Ashley Bertie resigned on 10th March 2023.The directors or trustees who have served the charity during part or throughout the accounting period:

Mr Clarence Mortimer Cameron
Mrs Hyacinth Jarrett
Mr Kenneth James
Bishop Lincoln Davis
Ms Sharon Fogarty
Ashley Bertie
Miss Avril Grant
Ms Donna Mighty joined on 24 July 2023

REPORT OF THE DIRECTORS/TRUSTEES

5. CHARITY OVERVIEW

The charity was able to survive and emerge from the impact of Covid and the pandemic and has been able to resume fully to pre Covid-19 levels. The pursuing of short term grants has been replaced by an increase in partnership work to generate projects which enables us to have staff as part of a wider service. A major challenge was competing with other agencies for the domiciliary (Home Care) tender contract where we were successful in becoming a Tier 1 provider starting in September 2022. The winning of this contract is significant as it is a 5 year contract with the option of an added 5 year extension thus generating a level of stability and certainty in an unstable time.

The day care service was soon back to pre Covid-19 numbers and the Sapphire staff were fully allowed back onto the hospital ward.
Staff sickness and staff leaving were a hinderance in some of the projects and had a negative impact on the development of those services. Due to issues including staff sickness some of the projects we were involved in never achieved their full potential namely the Bereaved carers and the StartingWell project.

The financial results are positive and reflect our ability to target new opportunities and secure funding. Our trustee base is slowly changing as older trustees are now making way for younger ones to come through.

6. RISK MANAGEMENT

There are a range of regulatory bodies that oversee different aspects of the charity's work. The impact of the pandemic and lockdown meant that there has been a build up and an increased backlog of outstanding inspections for regulated services like home care. As we fall into that category no inspection took place during the year, but we fully expect to have an inspection visit from the Care Quality Commission within the next two years. As we were rated as a GOOD provider, we were deemed light touch and so maintained our GOOD rating. We have maintained our membership of the fundraising regulator ensuring that we adhere to recognised fundraising regulations and good practice. A fire risk assessment took place during the year and recommended changes were made as directed in the report to satisfy the council. Sandwell Metropolitan Borough Council (MBC) Environmental Health Service inspect the kitchen facilities and this year we achieved a 4 rating which is an improvement on the previous inspection.

We continued to engage the services of Guardian support to assist us in human resource management and ensuring that our Employment practices and procedures were compliant with current law and would not put the trustees and staff at risk. We continue to use the Disclosure and Barring Service to vet new trustees, staff and volunteers. This supports the need to safeguard and reduce the risk of harm to people who use our services and provides support and protection to staff working within the services. The management are aware of its responsibilities toward employees and have in place a structured induction process that ensures all employees are made aware of their responsibilities. This is on-going and carried out through induction and continuous training.

Trustee recruitment and retention will be a vital area over the next few years as illness has seen trustees unable to attend meetings coupled with lockdowns, meetings have been difficult to hold leading to an over reliance on the reporting of the Chief Executive, Senior Finance Officer and Divisional Managers. General Data Protection Regulations (GDPR) has required increased awareness around data handling procedures and policies to maintain privacy.

Risk management measures taken regarding the Covid 19 virus continued this year particularly around the use of PPE, room ventilation and cleaning regimes.

The reporting period is unique in it's continuation of crises moving from covid to the European conflict between Russia and the Ukraine affecting food supplies and energy across the world. Financial risk is heavily dependent on the rates that are approved by the adult social care and the degree to which they reflect inflation and minimum wage increases. Trustees must be assured that we are not delivering services at a deficit.

REPORT OF THE DIRECTORS/TRUSTEES

7. USE OF RESOURCES

The charity is structured into three divisions, the main division covers the core operations that enable any organisation to operate, these include finance administration and management. Sandwell MBC is a major funder of this area via their voluntary sector support grants as it is used to help support the costs of this division. The division also levies a management charge across the other two divisions namely Health and Wellbeing division and ACRC Care. During the year there was a degree of uncertainty surrounding the voluntary sector support grant as Sandwell Council only committed to 6 months funding before eventually increasing to the 12 months. This grant is under scrutiny for all the sector as new council officers and elected members are looking at ways to reduce council spending. Work within the remaining divisions act to support the health and well-being of individuals and their carer.

For ACRC Care the principal sources of funding have come from the delivery of home-based personal care and outreach support to vulnerable adults and children in Sandwell. For the Health and Wellbeing division, funds are widespread and include Sandwell MBC Sandwell adult services day care contract but also individual projects in partnership with other community groups also saw funds secured for Dementia support service and Sandwell Health Inequality Programme (SHIP). In summary, the principal funders have been Sandwell MBC Council Adult Social Care, Sandwell Children's Trust, Sandwell and West Birmingham NHS Clinical Commissioning group and Sandwell and West Birmingham NHS Hospital Trust Children's services.

The funds are used to pay for direct home care and day care workers, the management of staff, volunteers and resources required to support the delivery of the services.

The charity's main division carries the responsibility of the core organisational operations and was supported by a Sandwell MBC main program voluntary sector support grant, donations, and associated charges to projects for core support services. The Health and Wellbeing division was also supported via the Sandwell MBC, Sandwell and West Birmingham Clinical Commissioning Group and Sandwell and West Birmingham NHS Hospital Trust. The ACRC Division was supported by individuals using their personal budgets to purchase care as well as Sandwell Adult Services and Sandwell Children's Trust purchasing care on behalf of vulnerable adults and children respectively through scheduled payments. These have been used to deliver a wide range of services and make positive differences to the lives of individuals in need. The main programme voluntary sector support grants seek to help the organisation to exist and contracts with services built around this base. It enables there to be a strong African Caribbean led organisation in the borough and provide support to others. It allows the charity to continue to be mainstay for the African Caribbean led charitable sector. We use the resources to employ staff, train students and support volunteers as they allow us to meet our defined objectives.

Securing a Tier 1 contract for home care has enabled us to have a greater level of security going forward as the contract is an initial 5-year contract with a 5 year extension. The immediate impact is that we have delivered a greater volume of care hours during the year which has compensated for the withdrawal of the various covid support grants that were available previously but are now ended. The impact has also given local workers more work time thus supporting families in particular boosting female employment in the local community.

We have continued to engage the services of Harrison Beale and Owen as not only the independent auditor but we also engaged them to operate the payroll during the later quarter of the year. At the start of the year Sudeen Blake the senior finance officer left the organisation and our element of the community outreach befriending and support service ended in March following the departure of Melonie Barnaby.

REPORT OF THE DIRECTORS/TRUSTEES

8. ACRC HOME CARE DIVISION

Annette Noel has led the team to develop over the year and Rajwinder Kaur and Humayra Nawaz have supported her in that development. The Tier 1 contract was secured and commenced on 1st September 2022. In the year we delivered a total of 35,116 hours working out to an average of 675 hours a week compared to an average of 571hours a week in the previous year. At the start of the year we had 20 home care workers but the successful tender required us to recruit more staff and by the end of the year we had 37 direct home care workers working with clients. We started off with 64 clients on the books and ended with 76.

9. HEALTH AND WELLBEING DIVISION

Deska Howe has worked tirelessly to negotiate new styles of provision and secure continuation funding for some of the projects. He has also worked closely with a variety of stakeholders including the Mayor of the West Midlands. The Sapphire hospital befriending and support service has had an extension, and the Sandwell Community Dementia Service (SCDS) is starting to develop well. The numbers have increased in the older people's day service and there is a greater participation in the extend exercise program and the posture support program which has resulted in fewer falls than expected. The level of day care members passing away has slowed, enabling the group to stabilise and welcome new members. New projects during the year included Sandwell Health Inequalities Programme (SHIP), where we ran workshops on the conditions of diabetes and prostate cancer, which enabled us to work with the Diabetes UK and Prostate Cancer UK. It also helped to strengthen local partnership working with Nehemiah Housing Association and Cape Day Care Centre.

10. COMMUNITY BASED RESEARCH

Our Black Covid and in Lockdown research opened a number of avenues and we were invited to do a guest blog summarising the research outcomes for the Race Equality Foundation as well as being recognised as experts on a panel looking at the impact of covid on black communities. We have supported several students and academics during the year, ranging from level 2 health and social care students to postdoctoral researchers with research in various disciplines of social sciences, behaviour sciences, health and social care. Students and researchers have come from Warwick University, Birmingham University Wolverhampton University Birmingham City University Worcester University the University of Northumberland, and Sandwell College. We were recognised in the Nuffield Council on Ethics' Future of Ageing Ethical Considerations for Research and Innovation Report 2023 into ageing and biometrics. We have also supported ethical considerations in health research models and a comparative study into diaspora communities and other collaborations including support for those caring for relatives affected by dementia.

11. CULTURAL AWARENESS

We were able to hold the usual celebrations including Jamaican Independence Day and Black history cultural evening for the first time since the lockdown was lifted. We supported the government reach into the community by hosting information events including the Windrush compensation scheme. Young people from the Prince's Trust continued in their annual visit to work with our seniors for a day of cultural exchange and understanding.

12. STAFF VOLUNTEERS AND STUDENT PLACEMENTS

As always, we are indebted to our staff and volunteers for working throughout and beyond the pandemic often under immense pressure. They have served the local people to a high standard and have shown an exemplary level of commitment to vulnerable people at their time of need. Overall, the staff and volunteers have stabilised and there is no significant change in numbers. We were able retain student placements supporting them to gain practical experience to support the theoretical aspects of their studies.

REPORT OF THE DIRECTORS/TRUSTEES

13. FINANCIAL REVIEW

There were some positive results in this year as we have once again operated in excess of the £1,000,000 turnover category which consolidates our position as a medium sized enterprise. Overall the charity's income has increased from £1,149,653 in 2022 to £1,293,917 in 2023 representing an increase of £144,264 equal to 12.5%. At the same time our expenditure also increased from £1,155,630 in 2022 to £1,242,104 in 2023 representing an increase of £86,474 equal to 7.5 %. On the whole we returned an operating surplus of £51,813

The Main Centre division saw income remain constant with a nominal reduction of £38 from £290,448 in 2022 to £290,410 in 2023. However, the main divisional expenditure decreased from £236,901 to £225,627 a reduction £11,274 equal to an approximate 5 % decrease in spending within that division. The main centre income was boosted by the return of Club Carib to full operations which generated an income of £49,462 and associated to this return was the resumption of hall hire which generated a further £13,208. We were once again supported by a voluntary sector support grant, but the grant had no inflationary increase for the fourth time in the last 6 years.

The Health and Wellbeing division generated an income of £202,672 during the year compared to £205,787 in the previous year a small reduction of £3,115 equal to 1.5%. Expenditure in the division was £187,625 compared to 156,229 the previous year representing an increase in spending of £14,385 equal to 10.1%

ACRC Care is the largest division and generated an income of £800,835 compared to £653,418 in the previous year, representing a major increase in income of £147,417, equal to an increase of 22.5%. However, expenditure for the division increased from £762,500 in 2022 to £828,852 in 2023. An increase of £66,352 equal to 8.7 %. Although many of the covid related grants ended we have made up for this with increased delivery.

Our total income projection vs our actual income is outlined in the chart below.

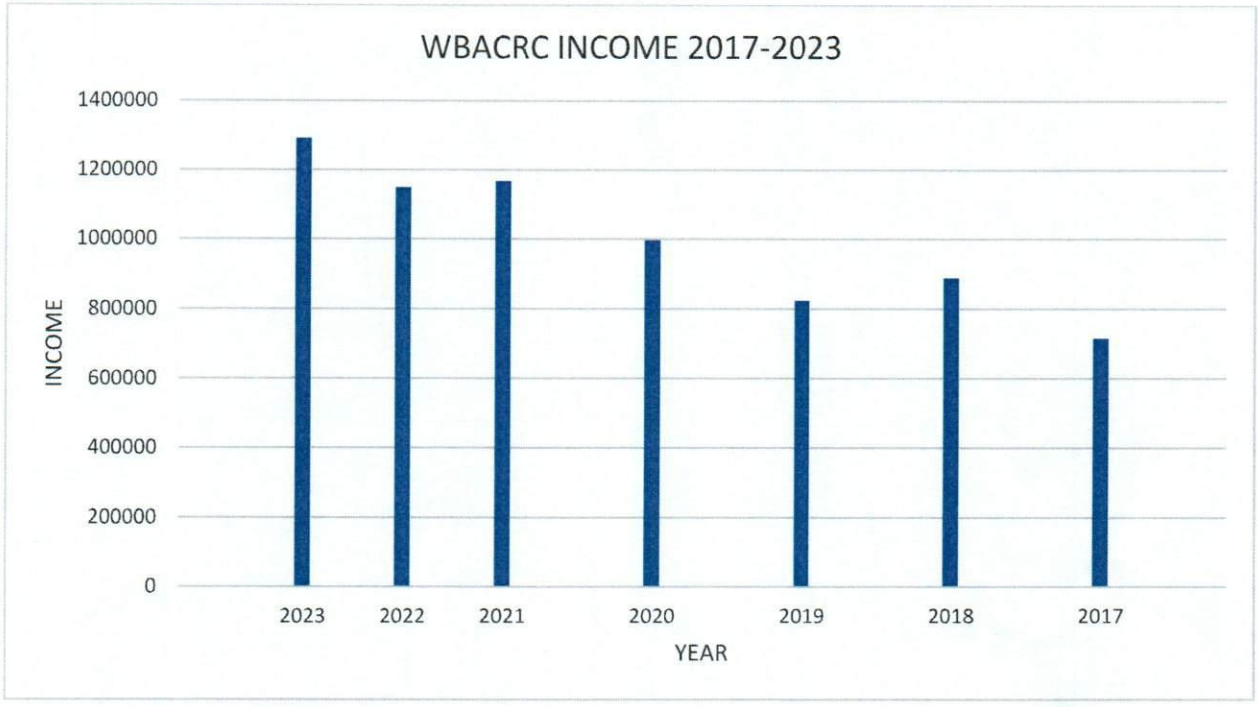
Table 1 WBACRC ACTUAL AND PROJECTED INCOME 2022&2023

	2022 Predicted	2022 **Actual**	Difference 2022	2023 Predicted	**2023 Actual**	Difference 2023
Main	£195,000	**£259,769**	**£64,769**	£200,000	**£240,948**	**£40,948**
Health and wellbeing	£230,000	**£205,787**	-£25,213	£250,000	**£202,672**	-£47328
Acrc care	£700,000	**£653,418**	-£46,582	£750,000	**£800,835**	**£50,835**
Total predicted	£1,125,000			£1,200,000		
Total actual		**£1,118,974**	-£6,026		**£1,244,455**	**£44,455**

REPORT OF THE DIRECTORS/TRUSTEES

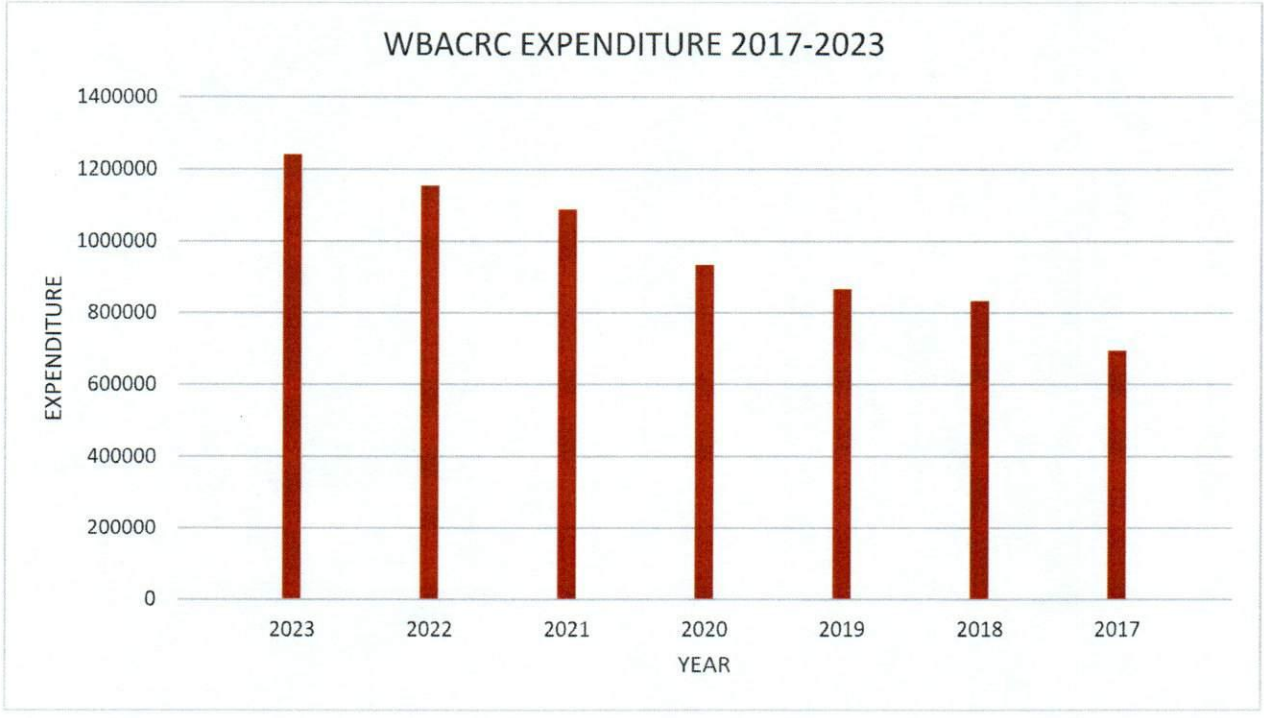
To put this year's financial figures into context we have added two tables, Table 2 charting our income and Table 3 charting our expenditure over the last 7 years to illustrate how the company has developed financially over the period

Table 2



The table 3 below shows a 7 year comparison of our expenditure

Table 3



REPORT OF THE DIRECTORS/TRUSTEES

14. TRAINING

The charity has continued to invest in the professional development of its staff, volunteers and board members by identifying appropriate training opportunities to enhance the quality of our service provision. Training has continued to be online and face to face. Ongoing training in the core areas of Health and Safety, Emergency First Aid, Fire Marshall Training NVQ Health and Social Care (level 2, 3 and 6) Dementia training and other mandatory course have all been completed by various staff and volunteers consistent with their roles within the charity.

15. QUALITY DEVELOPMENT

Our day care and community services have managed to maintain our ISO9001 Quality Standard for day care and community services accredited by ISOQAR with the ongoing support of CMF Quality Consultant.

16. ACHIEVEMENTS

1. Successfully delivering the workshops on prostate cancer and diabetes engaging 78 people and 4 organisations over an 8 week period.

2. Passing our ISO9001 Quality Management System audit and converting to the new 2015 standard.

3. Increasing the numbers attending the Older people's day Opportunities service taking part in exercise classes

4. Successfully negotiating and delivering new outreach services to enable continuation of support to vulnerable people.

5. Supporting health and social care students to achieve their levels 2,3 and 6 NVQ certificates.

6. The Sapphire service delivered in partnership with Agewell CIC was part of the D2A Discharge Hub which won the Sandwell and West Birmingham Hospital's NHS Star Awards for transforming the way that discharges were delivered.

17. COVID 19

We contributed to Sandwell public health authority winning a national award for increasing vaccination of black and minoritized communities by supporting information sessions to help the community understand the issues around vaccination and pointing to where vaccinations could take place including community venues.

18. DEVELOPMENT PLANS AND CHALLENGES

During the year we had a staff departure within the finance department with the departure of the senior finance officer, left a void however a combination of filling in and getting professional support enabled us to continue the finance and payroll function. Developments will include actively pursuing the asset transfer of the building and working harder to re-establish services for children and young people. The biggest challenge will be to adapt to the financial environment which has limited funds available to the public sector and the knock-on impact it will have on charities operating specialist and care services. Neighboring Birmingham City Council have declared themselves effectively bankrupt and Sandwell are looking at a £40,000,000 gap in funding.

The challenge of coping with increased staffing costs due to increases in minimum wage, increases in energy costs and low level of contracts continues to bring greater pressure on our operations. We anticipate reductions and withdrawals of funding streams and will need to maintain dialogue with the aim of achieving cost of living increases to keep in line with inflation. The board recognise that they will need to meet more frequently and to recruit new trustees to move the organisation into the future and with an ageing senior staff team the charity also needs to have a succession plan in place. Nafissa Williams joined as a receptionist and assistant to the administrator which signifies that start of recruiting the next generation of WBACRC staff.

REPORT OF THE DIRECTORS/TRUSTEES

19. PLAN FOR THE FUTURE - MEDIUM AND LONGER TERM PRIORITIES

Plans for the future / medium and longer term priorities will include :-

1. Start in earnest the asset transfer option to own the building or have a long lease by completing the business case.
2. Rebuilding the foundation of the services to enable clients and service users to feel confident in re engaging with our services.
3. Better utilise centre facilities including the kitchen, hall and digital devices to work with a wider group of the community to include children, families and young people.
4. Developing new partnerships to enable new funding to come into the organisation.
5. Greater working with the entertainment committee to encourage new people to attend the weekend entertainment nights
6. Target the recruitment of new trustees
7. Update organisational Governance documents including strategic and business plans.
8. Generate plans for expanding the first floor of the building (subject to asset transfer being approved)
9. Create an updated archive of the history of the charity and celebrate the 40th anniversary of its formation (2025)

Over the next 3-5 years we will be focussed on these areas in addition to continuing our existing health and social care support services.

20. PARTNERSHIPS

We acknowledge that much, or our work is dependent on having good staff and volunteers and the ability to develop partnerships with other organisations. During the year we have benefitted from working in partnership with several organisations including

Sandwell MBC
Sandwell Adult Services
Sandwell Children's Trust
Sandwell and West Birmingham NHS Hospital Foundation Trust and Your Trust Charity
Black Country Integrated Care Board
Agewell CIC
Diabetes UK
Prostate Cancer UK
Race Equality Foundation
Dementia pathfinders
Alzheimer's Society
Communities in Sync
Better understanding of dementia (BUDS)
Wolverhampton University
Birmingham City University
Sandwell College
The Albion Foundation
Sandwell African Caribbean Mental Health Foundation
Nehimiah Housing Association
St Albans Community Association
Sandwell Advocacy
Murray Hall Community Trust
Yemeni Community Association
Bangladeshi Islamic Community Association
Nishkam Civic Centre
West Midlands Mayor round table forum
Sandwell House and Care Partnership Board
University College Birmingham
West Midlands Combined Authority
Your Health Partnership Primary Care Network
Warwick University

REPORT OF THE DIRECTORS/TRUSTEES

21. RESERVES POLICY

The reserves policy is designed to enable the charity to build sufficient reserves to set aside for purchases, developments and maintain staff pay. Considering the economic downturn and reductions in charity giving, Trustees believe that 3 months running cost is more realistic in the present climate and will work towards achieving that in the coming years. This year returned a handy surplus and trustees consider this a pleasing performance with funds likely to be needed for refurbishment and set aside for feasibility studies into the asset transfer so this year's surplus is very welcome. The Charity remains solvent and a going concern at the time of the report.

22 FULL AUDIT

This year's results show that we have achieved a £1million plus turnover for the third successive year which is a pointer to our consistency and ability to manage in uncertain times. We decided to reappoint Harris Beale and Owen to carry out a full audit of the finances.

REPORT OF THE DIRECTORS/TRUSTEES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of the West Bromwich African Caribbean Resource Centre for the purposes of company law) are responsible for preparing the Trustees' 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 trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles within the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on an the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The trustees are responsible for keeping adequate 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In approving the Report of the Directors/ Trustees, we also approve the Directors' report included therein, in our capacity as company directors.

The Report of the Directors/Trustees has been prepared in accordance with the special provisions of the Companies Act, relating to small entities.

Approved by the Directors and signed on their behalf by:

Director (signature) ..... (NAME) Hyacinth Jarrett

Dated: 29 January 2024

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Opinion

We have audited the financial statements of West Bromwich African Caribbean Resource Centre (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2023 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Consolidated Statement of Cash Flows and Notes to the Financial Statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2023, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Notwithstanding the above, the COVID-19 viral pandemic is one of the most significant economic events there has been in the UK for many years, with unprecedented levels of uncertainty in predicting outcomes. It is therefore difficult to evaluate all of the potential implications on the group's and charitable company's activities, beneficiaries, suppliers and the wider economy. The trustees' views on the impact of COVID-19 are disclosed in note 1 of the notes to the financial statements.

Other information

The other information comprises the information included in the Report of the Directors/ Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Report of the Directors/Trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Report of the Directors/Trustees; or
- the parent charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 11, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with this Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The audit process includes an assessment of the entity's and group's risk environment, through enquiry of and discussion with management and those charged with governance, including an assessment of any key laws and regulations with which the group and parent charitable company must comply in the ordinary course of its operations.

Additionally, the overall risks of irregular transactions occurring are assessed following our observations and confirmation of the design and implementation of management's controls. Whilst we are mindful of these risks, our audit focus is geared towards the risk of material misstatement in the financial statements as a whole.

As such, our procedures cannot guarantee that all transactions have been fully compliant with all relevant laws and regulations, including those regulations relating to fraud, as our procedures are not designed to detect all instances of non-compliance. By definition, the risk of our detection of non-compliance is greater where compliance with a law or regulation is removed from the events and transactions reflected in the financial statements. The risk is also greater regarding irregularities due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor's-responsibilities-for. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Harrison Beale & Owen Limited

Harrison Beale & Owen Limited
Seven Stars House
1 Wheler Road
Coventry
West Midlands
CV3 4LB

Date:

Harrison Beale & Owen Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Including an Income and Expenditure Account)

For the year ended 31 March 2023

	Notes	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Income					
Charitable Activities	2				
Health and Well Being Division	2a	131,200	71,472	202,672	205,787
ACRC Home Care Division	2b	-	800,835	800,835	653,418
Main Centre Division	2c	26,735	263,675	290,410	290,448
TOTAL		157,935	1,135,982	1,293,917	1,149,653
Expenditure					
Charitable activities	3				
Health and Well Being Division	3a	110,257	77,368	187,625	156,229
ACRC Home Care Division	3b	-	828,852	828,852	762,500
Main Centre Division	3c	15,546	210,081	225,627	236,901
TOTAL		125,803	1,116,301	1,242,104	1,155,630
Net Income and movement of funds		32,132	19,681	51,813	(5,977)
Reconciliation of funds					
Total funds brought forward		7,255	132,711	139,966	145,943
Total funds carried forward		39,387	152,392	191,779	139,966

There were no recognized gains or losses for 2023 or 2022 other than those included in the Financial Activities.

The Statement of Financial Activities incorporates the same information required for an Income and Expenditure account under the Companies Acts.

All income and expenditure derive from continuing activities.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

(Company Limited by guarantee reg. number 3916617)

CONSOLIDATED BALANCE SHEET

as at 31 March 2023

	Notes	Group £ 2023	Group £ 2022	Charity £ 2023	Charity £ 2022
Fixed Assets					
Tangible assets for use by the charity	9	749	1,277	1	1
Investments	10	-	-	4	4
		749	1,277	5	5
Current Assets					
Stock		3,861	2,854	-	-
Debtors	11	102,155	30,801	113,842	44,996
Bank & Cash in hand	12	215,484	211,291	210,281	207,684
		321,500	244,946	324,123	252,680
Creditors: Amounts falling due in less than one year	13	(130,470)	(106,257)	(122,596)	(102,285)
Net current assets		191,030	138,689	201,527	150,395
Total assets less current liabilities		191,779	139,966	201,532	150,400
Net assets		191,779	139,966	201,532	150,400
Funds					
Unrestricted Funds	15	152,392	132,711	162,145	143,145
Restricted Funds	16	39,387	7,255	39,387	7,255
Total funds carried forward		191,779	139,966	201,532	150,400

For the year ending 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies but as this company is a charity, it is subject to audit under the Charities Act 2011.

Directors' responsibilities:
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Acts with respect to accounting records and the preparation of accounts.
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board on 29 January 2024.

Signed on behalf of the board of trustees.

..... **Trustee**

NAME: Hyacinth Jarrett

The notes on pages 17 to 29 form part of these financial statements.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF CASHFLOWS

For the year ended 31 March 2023

	Note	2023 £	2022 £
Cash generated by operating activities	21	4,093	32,398
Cash flow from investing activities			
Interest received		100	3
Purchase of tangible fixed assets		-	(1,584)
Cash generated in investing activities		100	(1,581)
Increase in cash and cash equivalents		4,193	30,817
Cash and cash equivalents at 1 April		211,291	180,474
Cash and cash equivalents at 31 March		215,484	211,291

Analysis of changes in net funds

Net cash	At 1 April 2022 £	Cash Flows £	At 31 March 2023 £
Cash at bank and in hand	211,291	4,193	215,484
Bank overdrafts	-	-	-
	211,291	4,193	215,484

1. Accounting policies

General information and basis of preparation
West Bromwich African Caribbean Resource Centre is a private company limited by guarantee, incorporated in England and Wales. 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 company number and the address of the registered office is given in the front page and the charity information (page 1) respectively of these financial statements. The nature of the charity's operations and principal activities are detailed on page 2.

The consolidated 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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in Sterling, which is the functional currency of the company. Monetary amounts in the financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Basis of consolidation
The consolidated financial statements incorporate those of West Bromwich African Caribbean Resource Centre and its trading subsidiary, Club Carib Limited, a company incorporated in England and Wales with year end 31 March 2023.

Funds

Unrestricted funds	Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Restricted funds	Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such fund are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure Recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that relate directly to an activity and those of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1. **Accounting Policies Contd.**

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs
Support costs which include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets for use by charity
Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Costs includes costs directly attributable to making the assets capable or operating as intended. These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value, over their expected useful lives

Office equipment and vehicles	25% straight line

Investments
Investments are recorded at cost less impairment.

Debtors and creditors
Debtors and Creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern and trustees have incorporated the possible impact of the COVID-19 pandemic into their assumptions underlying the preparation of the budget.

Employee benefits
When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service. The charity operates a defined contribution pension plan for the benefit of its employees. Contributions are expensed as they become payable.

Redundancy/termination payments are charged to the SoFA in the period to which they relate, once there is a legal obligation or constructive obligation to make payment.

Tax
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. As such, it does not have liability to corporation tax in the course of its normal charitable activities. Its trading subsidiary, Club Carib Limited is liable to corporation tax.

Provisions
Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

Financial instruments
Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at the present value.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the Report of the Directors/ Trustees.

Operating leases
The rentals payable on operating leases are charged on a straight line basis over the lease term.

Critical accounting estimates and judgements
To be able to prepare financial statements in accordance with FRS 102, the charity must make certain estimates and judgements that have an impact on the policies and the amount reported in the annual accounts. The estimates and judgements are based on historical experiences and other factors including expectations of future events that are believed to be reasonable at the time such estimates and judgements are made.

	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Note 2. Income from Charitable Activities				
2a Health & Well Being Division				
Extend Class income	-	2,308	2,308	414
Sapphire service	43,133	14,377	57,510	56,375
SCVO Vision 2030 Community Grant	-	-	-	3,025
Dementia Project	12,044	-	12,044	5,800
Sandwell Health Inequality Programme	13,654	-	13,654	-
Catering and Day Care Services				
Sales of meals and kitchen facilities	-	31,617	31,617	10,479
Other income	-	1,851	1,851	524
Day Care Contract	49,743	21,319	71,062	114,170
Special Carers Grants	10,000	-	10,000	10,000
Other Grants	2,626	-	2,626	5,000
	131,200	**71,472**	**202,672**	**205,787**
2b ACRC Home Care Division				
Sale of Home Care services Spot				
Purchases	-	99,080	99,080	127,777
Covid resilience grant	-	-	-	29,564
Infection control grant	-	-	-	32,430
Workforce resilience	-	-	-	35,963
Childrens Services	-	32,432	32,432	36,877
Home Care Private Clients	-	669,323	669,323	390,807
	-	**800,835**	**800,835**	**653,418**

2c Main Centre Division

Main Voluntary Sector Grant	-	113,118	113,118	113,118
Donations and other income	-	2,362	2,362	6,744
Classes and Room Hire	-	13,208	13,208	11,217
Starting well	9,912	1,102	11,014	21,586
Compassionate communities	16,823	1,869	18,692	15,593
Paid services	-	-	-	10,086
Management support charges	-	82,554	82,554	81,425
Club Carib income	-	49,462	49,462	30,679
	26,735	263,675	290,410	290,448

	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
3 Direct charitable expenditure				
3a Health and Well Being Division				
Hospital Fund				
Salaries & NIC	44,159	-	44,159	33,219
Other costs	-	2,603	2,603	1,360
Health Promotion				
Other costs	-	1,039	1,039	-
Catering Services and Day Care				
Salaries & NIC	66,098	-	66,098	65,910
Food Purchases	-	17,477	17,477	6,709
Transportation costs	-	738	738	562
Kitchen Maintenance and hire	-	2,219	2,219	1,439
Internal management charges	-	22,420	22,420	19,931
Other admin costs	-	9,872	9,872	6,099
Support costs and Financial management	-	21,000	21,000	21,000
	110,257	**77,368**	**187,625**	**156,229**

		Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
3b ACRC Home Care Division					
Salaries & NIC		-	681,180	681,180	610,811
Travel & Communication Allowances		-	2,342	2,342	4,756
Consumables		-	11,398	11,398	15,722
Software support		-	3,924	3,924	2,626
Regulatory and professional fees		-	5,898	5,898	-
Other Direct Costs		-	10,231	10,231	13,886
Internal management charges		-	58,879	58,879	59,699
Support costs and Financial management		-	55,000	55,000	55,000
		-	828,852	**828,852**	**762,500**
3c Main Centre Division					
Salaries & NIC		13,653	143,074	156,727	172,623
Pensions		-	3,829	3,829	3,973
Other Costs					
Premises expenses (including heat and light)		-	39,445	39,445	41,505
Advertising Printing & Stationery		-	4,404	4,404	4,308
Telephone & Postage & IT		-	2,818	2,818	3,275
Insurance		-	5,648	5,648	4,021
Equipment Hire and expensed equipment		-	1,675	1,675	4,532
Office expenses		-	5,170	5,170	8,472
Computer and software support Contracts		1,893	17,041	18,934	21,369
Miscellaneous costs		-	356	356	6,812
Partners and participants payments		-	-	-	9,572
Travel expenses		-	80	80	162
Governance costs	4a	-	20,939	20,939	19,883
Subscriptions		-	756	756	1,263
Intercompany write off		-	(9,466)	(9,466)	(13,708)
Club Carib expenditure		-	48,781	48,781	23,466
Special events & functions		-	1,531	1,531	1,373
		15,546	**286,081**	**301,627**	**312,901**
Less recharge to projects		-	(76,000)	(76,000)	(76,000)
		15,546	**210,081**	**225,627**	**236,901**
4a. Governance Costs					
Professional fees		-	11,144	11,144	9,741
Auditors' remuneration		-	9,000	9,000	9,000
Bank Charges		-	795	795	1,142
		-	20,939	20,939	19,883

	2023 £	2022 £
5. Net movement in funds for the year		
The net movement in funds for the year is stated after charging/(crediting):		
Operating lease expense	6,038	6,038
Auditor's remuneration	9,000	9,000
Local authority grants	(10,000)	(15,000)
Covid resilience grant	-	(29,564)

6. Staff Costs

	2023 £	2022 £
Wages and Salaries	889,205	824,359
Social Security Costs	63,992	56,455
Pension payments	15,775	11,897
	968,972	892,711

The average weekly number of staff employed by the charity during the year was as follows:

	2023 No.	2022 No.
Administrative	14	14
Project Based	55	54
	69	68

The number of employees whose emoluments (excluding employer pension costs) exceeded £60,000 was:

£60,000 - £70,000	-	1

7. Taxation

A tax liability of £354 (2022: £465) arose in relation to the trading company. No liability to UK corporation tax arose on ordinary activities in the Charity for the years ended 31 March 2023 and 31 March 2022.

8. Trustees' Remuneration and Expenses

No trustees received remuneration in the year ended 31 March 2023 (2022 - £nil).

No trustee was reimbursed travelling expenses in the year ended 31 March 2023 (2022 - £nil).

9. Tangible fixed assets for use by the Charity

Group

	Office Equip & Vehicle	Total
Cost:	£	£
Cost as at 1 April 2022	17,702	17,702
Additions	-	-
Cost as at 31 March 2023	17,702	17,702
Depreciation as at 1 April 2022	16,425	16,425
Charge for the year	528	528
Depreciation as at 31 March 2023	16,953	16,953
Net Book Value as at 31 March 2023	749	749
Net Book Value as at 31 March 2022	1,277	1,277

Charity

	Office Equip & Vehicle	Total
	£	£
Cost as 1 April 2022	16,118	16,118
Additions	-	-
Cost as at 31 March 2023	16,118	16,118
Depreciation as at 1 April 2022	16,117	16,117
Charge for the year	-	-
Depreciation as at 31 March 2023	16,117	16,117
Net Book Value as at 31 March 2023	1	1
Net Book Value as at 31 March 2022	1	1

10. Investments

The charity purchased the entire share capital of Club Carib Limited (Company number: 04305275), 4 ordinary shares at £1 each at par on 17 June 2019. Club Carib Limited's principal activity is the operation of bar, catering and function facilities of West Bromwich African Caribbean Resource Centre.

11. Debtors

	Group		Charity	
	2023	2022	2023	2022
	£	£	£	£
Trade and other debtors	101,905	30,551	101,905	30,551
Intercompany	-	-	11,687	14,195
Prepayments & Sundry debtors	250	250	250	250
	102,155	30,801	113,842	44,996

12. Bank and Cash

	Group		Charity	
	2023	2022	2023	2022
	£	£	£	£
Bank Accounts	212,098	205,927	207,821	203,193
Petty Cash	3,386	5,364	2,460	4,491
	215,484	211,291	210,281	207,684

13. Creditors: Amounts falling due in less than one year

	Group		Charity	
	2023	2022	2023	2022
	£	£	£	£
Trade creditors	14,166	12,910	14,166	12,910
Accruals and grants in advance	69,484	47,102	62,429	43,595
PAYE	12,078	22,619	12,078	22,619
Other creditors	33,923	23,161	33,923	23,161
Corporation tax	819	465	-	-
	130,470	106,257	122,596	102,285

14. Analysis of net assets between funds

	Fixed Assets 2023 £	Other Net Assets 2023 £	Total 2023 £
Unrestricted Funds			
General Funds	749	151,643	152,392
	749	151,643	152,392
Restricted funds	-	39,387	39,387
	749	191,030	191,779

15. Unrestricted funds

	Balance at 1 April 2022 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2023 £
General funds:					
General fund	132,711	1,135,982	(1,116,301)	-	152,392
Total unrestricted funds	132,711	1,135,982	(1,116,301)	-	152,392

16. Restricted funds

	Balance at 1 April 2022 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2023 £
Day Care contract	-	49,743	(41,591)	-	8,152
Special Carers grant	-	10,000	(10,000)	-	-
Starting well	-	9,912	(9,912)	-	-
Dementia project	4,924	12,044	(2,829)	-	14,139
Saphire services	-	43,133	(37,352)	-	5,781
Compassionate communities	-	16,823	(10,123)	-	6,700
Wesleyan Foundation	2,331	-	(2,331)	-	-
Sandwell Health Inequality Programme	-	13,654	(9,039)	-	4,615
Other grants	-	2,626	(2,626)	-	-
	7,255	157,935	125,803	-	39,387

Restricted funds (Contd.)

Day Care Contract

To enable the centre to provide a day opportunities service to support African Caribbean elders to promote health and wellbeing, reduce risk of isolation and delay the onset of dementia and physical health deterioration.

Special Carers grant

To provide a specialised information service for carers from black and minoritised communities.

Starting well

Community based support for black and minority ethnic expectant mothers and new mothers at the ante natal and neo natal stage covering Sandwell and West Birmingham. Aim of reducing infant mortality and supporting healthy birth.

Dementia project

A community collective of voluntary sector organisation providing Dementia support information and guidance in Sandwell aim to improve dementia support available.

Sapphire services

The sapphire service seeks to support older people in designated hospitals providing befriending, support with hydration and helping prepare them for discharge by organising community services that will support them when they are discharged.
The aim is to give a better on ward experience which will limit the time spent in hospital and upon discharge give support to lengthen the time between discharge and re-admission, thus reducing the costs to the NHS.

Compassionate communities

Rebranded from the carers bereavement project supporting bereaved carers in Birmingham.

Wesleyan Foundation

To provide access to internet and lap top computers for those at risk of unemployment related to the ending of furlough or at risk of falling behind at school.

Sandwell Health Inequality Programme
Identifies specific conditions that are prominent within African Caribbean communities such as prostate cancer or diabetes and provides specialist educators to deliver 4 week programme to educate on the conditions and how to manage them.

Other grants

Other grants include amounts received towards other health and wellbeing related activities.

17. Finance and operating leases

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	1,675	6,038
Between one and five years	1,535	3,211
	3,210	9,249

18. Related Party Transactions

The company owns 100% of the shares of Club Carib Limited making it a wholly owned subsidiary of West Bromwich African Caribbean Resource Centre. The group has taken advantage of the exemption in FRS 102 not to disclose transactions and balances with other group companies. There were no other related party transactions during the year (2022: £nil).

19. Pension and other post-retirement benefits

The charitable company makes contributions to defined contribution personal pension plans for the employees whereby payments are made to an insurance company independent from the finances of the charitable company. Contributions are charged to the statement of financial activities as and when incurred. The charge for the year was £15,775 (2022: £11,897). At 31 March 2023 £2,903 (2022: £4,150) was due to the scheme.

20. Key management personnel remuneration

The charity considers its key management personnel to comprise the Trustees and Chief Executive Officer. The total employment benefits, including pension contributions, of key management personnel were £60,386 (2022: £69,445).

21. Reconciliation of net income to net cash flow from operating activities

	2023	2022
	£	£
Net movement for the year	51,813	(5,977)
Interest receivable	(100)	(3)
Depreciation of tangible fixed assets	528	308
Increase in stock	(1,007)	(2,424)
(Increase)/decrease in debtors	(71,354)	39,231
Increase in creditors	24,213	1,263
Net cash flow from operating activities	4,093	32,398

22. Control relationships

The charity was under the control of its Trustees throughout the current and preceding year.

23. Company Profit and Loss Account

The group has taken advantage of the exemption under S408 Companies Act 2006 not to present its individual profit and loss account.

23. Prior Year Comparatives
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2022

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £
Income			
Charitable Activities			
Health and Wellbeing Division	105,484	100,303	205,787
ACRC Home Care Division	97,957	555,461	653,418
Main Centre Division	33,460	256,988	290,448
TOTAL	236,901	912,752	1,149,653
Expenditure			
Charitable Activities			
Health and Wellbeing Division	99,129	57,100	156,229
ACRC Home Care Division	99,483	663,017	762,500
Main Centre Division	33,365	203,536	236,901
TOTAL	231,977	923,653	1,155,630
Net Income and movement of funds	4,924	(10,901)	(5,977)
Reconciliation of funds			
Total funds brought forward	2,331	143,612	145,943
Total funds carried forward	7,255	132,711	139,966

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

England & Wales - Charity number 1091956

Accounts

THE FINANCIAL STATEMENTS

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

For the year ended 31 March 2022

Company Number 3916617

Charity Number 1091956

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

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31 March 2022

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Annual Report and Financial Statements of West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2022

LEGAL AND ADMINISTRATIVE INFORMATION

Company Number: 3916617

Charity Number: 1091956

Trustees
Clarence Cameron (resigned 16 May 2022)
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty
Ashley Bertie
Avril Grant

Directors
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty

Company secretary
Clarence Cameron (resigned 16 May 2022)
Shane Ward (appointed 16 May 2022)

Registered Office
Thomas Street
West Bromwich
West Midlands
B70 6LY

Chief Executive Officer
Shane Ward

Auditors
Harrison Beale & Owen Limited
Chartered Accountants & Statutory Auditors
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

Bankers
HSBC
328 High Street
West Bromwich
West Midlands
B70 8DJ

Annual Report and Financial Statements of
West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2022

REPORT OF THE DIRECTORS/TRUSTEES

The Trustees/ Directors present their report and the audited financial statements for the year ended 31st March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019

1. CONSTITUTIONAL AND LEGAL OBLIGATION

To provide any charitable purpose for the benefit of the African Caribbean inhabitants of Sandwell regardless of age, sex, disability, political, religious or other opinions in the furtherance of education, culture, employment, recreation, social care and welfare as well as economic regeneration and to relieve poverty, distress or sickness. West Bromwich African Caribbean Resource Centre is a charitable entity following incorporation as a company in 2000 and registration as a charity in 2002. During the year, the directors continued to follow guidance from the Charity Commission in respect of ensuring that work of the charity provided a public benefit.

2. ORGANISATIONAL STRUCTURE AND GOVERNANCE

The directors and trustees of the charity are known as members of the management committee. New directors/trustees are appointed in accordance with the trustee recruitment policy. The board appoint a staff team led by a chief executive who during the course of the year took on the role of secretary due to the illness of Mr. Clarence Cameron.

3. TRUSTEE INDUCTION AND TRAINING

All trustees are familiarised with the practical work of the charity including but not limited to:

- The obligations of the charity
- The obligations of the Management Committee
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association
- Resources and the current financial position as set out in the latest published sub-committees' minutes
- On-going plans and objectives

4. MANAGEMENT AND OPERATIONS

The directors or trustees who have served the charity during or throughout the accounting period:

Mr Clarence Mortimer Cameron
Mrs Hyacinth Jarrett
Mr Kenneth James
Bishop Lincoln Davis
Ms Sharon Fogarty
Mr Ashley Bertie
Ms Avril Grant

REPORT OF THE DIRECTORS/TRUSTEES

5. CHARITY OVERVIEW

The charity continued to operate in the survival mode for much of the year and the movement of individuals was dictated by the government rulings around lockdown and services were tailored to comply with the restrictions. Our ACRC home care service was deemed an essential service so we were able to continue operating our 7 day a week service to vulnerable adults and children and in February submitted an application to become a Tier 1 provider of home care in Sandwell. The research report Black Covid and in lockdown In Our own words was funded by the National Lottery and involved a range of partners who acted as researchers carrying out interviews and running focus groups. Sapphire staff were still unable to access hospital wards which had a detrimental effect on the ability to access the target population of older African Caribbean and duel heritage patients.
Another new project started towards the end of the reporting year was the maternity Navigator project in conjunction with Murray Hall Community Trust and others the project supports expectant women across Sandwell and West Birmingham from the ante natal stage up to the first 6 months post birth.

We were able to expand into the realm of dementia care support working in partnership with local third sector organisation to establish a dementia alliance which eventually provided the structure to start a dementia navigation service . Keeping safe distances and sourcing PPE was still a challenge but eased as the country got used to the need for the measures to be adhered to.

We were eventually given the go ahead to resume the older peoples day opportunities day care service in October 2021 and Club Carib was also reopened. In both cases numbers started low and in the case of Club Carib have remained low whilst day care has steadily increased in numbers.

We continued to source government grants to support organisation to continue operating and pressures of work and maintaining services had an impact on the ability of staff to take their annual leave. The knock on effect of this and a settlement agreement meant that the financial result was a small deficit.

6. RISK MANAGEMENT

The lockdown impacted the way regulatory bodies operated these include the Care Quality Commission which inspects the ACRC Care. It changed its monitoring activities role by conducting remote assessments rather than a physical visits. They used past ratings to determine which providers required more scrutiny and which did not. As we were rated as a GOOD provider we were deemed light touch and so were not required to have a full inspection and maintained our GOOD rating. Sandwell Metropolitan Borough Council (MBC) Environmental Health Service who inspect the kitchen facilities, Sandwell MBC Adult and Community Services contracts team who inspect the provision of home care and day care on behalf of local authority commissioners. Employment procedures required that employers take necessary and reasonable steps to ensure staff and volunteers are vetted through the Disclosure and Barring Service. This supports the need to safeguard and reduce the risk of harm to people who use our services and provides support and protection to staff working within the services. The management are aware of its responsibilities toward employees and have in place a structured induction process that ensures all employees are made aware of their responsibilities. This is on-going and carried out through induction and continuous training.

Trustee recruitment and retention will be a vital area over the next few years as illness has seen trustees unable to attend meetings coupled with lockdowns, meetings have been difficult to hold leading to an over reliance on a greater reporting the reporting of the Chief Executive, Senior Finance Officer and Divisional Managers. General Data Protection Regulations (GDPR) has required increased awareness around data handling procedures and policies to maintain privacy.
Risk management measures taken in regard to the covid 19 virus continued in this year particularly around the use of PPE, room ventilation and social distancing.
The reporting period is unique in it's continuation of crises moving from covid to the new European conflict between Russia and the Ukraine affecting food supplies and energy across the world.

REPORT OF THE DIRECTORS/TRUSTEES

7. USE OF RESOURCES

The principal sources of funding have come from the delivery of home based and centre based care and support. This has involved individual care contracts with public bodies including Sandwell MBC Council Adult Social Care, Sandwell Children's Trust, Sandwell and West Birmingham NHS Clinical Commissioning group and Sandwell and West Birmingham NHS Hospital Trust Children's services. To a much lesser extent we have also delivered care services to Birmingham residents. The funds are used to pay for direct home care and day care workers, the management of staff and resources required to support the delivery of the services.

The services act to support the health and well-being of individuals and their carers.

The charity's main division carries the responsibility of the core organisational operations and was supported by a Sandwell MBC main program voluntary sector support grant, donations, and associated charges to projects for core support services. The impact of the lockdown meant that income raised from hall and facilities hire was greatly reduced to a handful of socially restricted funeral wakes. Charity's Aid Foundation support on the resilience program came to an end in June 2020 and the challenge was to generate funding from alternative sources. The Health and Wellbeing Division is supported by Sandwell MBC by way of a carers support grant and payments for day care and extended services as well as food purchases and kitchen hire. The Health and Wellbeing division was also supported via the Sandwell MBC, Sandwell and West Birmingham Clinical Commissioning Group and Sandwell and West Birmingham NHS Hospital Trust. The ACRC Division was supported by individuals using their personal budgets to purchase care as well as Sandwell Adult Services and Sandwell Children's Trust purchasing care on behalf of vulnerable adults and children respectively through scheduled payments. These have been used to deliver a wide range of services and make positive differences to the lives of individuals in need. The main programme voluntary sector support grants seek to help the organisation to exist and contracts with services built around this base. It enables there to be a strong African Caribbean led organisation in the borough and provide support to others. It allows the charity to continue to be a mainstay for the African Caribbean led charitable sector. We use the resources to employ staff, train students and support volunteers as they allow us to meet our defined objectives.

Our contracts within the fields of health and social care allows us to be a key player in the delivery of specialist older people's day care, support independence through providing care in the home and support the role of carers by providing advice and information to enhance their quality of life. Income from individual contracts also gives us a financial grounding to deliver the work related to health and social care.

Due to the increases in income over the last few years we took the decision to appoint new auditors, Harrison Beale & Owen Limited, suited to charities with turnover above £1 million. We would like to thank Gary Brookes for the years of service that he has devoted to the charity offering good advice and support where required to help us recover and thrive.

8. ACRC HOME CARE DIVISION

There were some changes within the ACRC Care division as Shirlee Oliver who had been the registered manager left after 11 years with the charity and was replaced by Annette Noel who had been the Team leader previously. There were some other departures within the division as Daniella Barnett left to join the Fire Service. Despite the changes and challenges brought by the continued lockdown we were able to maintain the service and in February we were invited along side other providers to make a tender application to Sandwell MBC to become a Tier 1 provider of Home Care within Sandwell. Following a rigorous application and interview process we were notified that were successful finishing 2nd out of 20 applicants. The contract is due to start in September 2022. In the year we delivered a total of 27453 hours working out to an average of 528 hours a week compared to 29718 delivered in 2021 at an average weekly amount of 571. The main reasons were a number of excess client deaths (11) and a fall in the level of private care being delivered as individuals were less open to carers coming into their homes. care hours equal to an average of 571 per week. The care Quality Commission confirmed that they considered us to be a light touch provider based on the Good rating that we had previously so were not prioritised for inspection and our 2019 GOOD rating remains recognised.

REPORT OF THE DIRECTORS/TRUSTEES

9. HEALTH AND WELLBEING DIVISION

Deska Howe has worked tirelessly negotiating new styles of provision and secure continuation funding for some of the projects. A priority was to increase the numbers within the older people's day opportunity service after it has been closed for 18 months. With many day care members passing away and other members no longer able to attend day care, a sizeable number of new recruits to our day service. As the day service does not have a core contract it was payment by numbers but thankfully Sandwell MBC agreed to support the service by paying average attendance during the lockdown period. Much time was spent negotiating continuity funding for the Sapphire service with Sandwell and West Birmingham NHS Hospital Trust and working with Sandwell Council commissioners. We have continued to deliver the community outreach befriending and support service particularly as the Sandwell and West Birmingham NHS Hospital Trust continued to only allow NHS staff into the hospital . Support for Black and minority ethnic carers continued and the Joint carers strategy.

10. COMMUNITY BASED RESEARCH

The community based research Black Covid and In Lockdown : In Our Own Words was completed in September 2021 and the findings launched at a gathering of local people community partners Councillor Jackie Taylor and the then leader of the council Rajbir Singh the report was able to evidence the feelings of Black African diaspora communities regarding matters like vaccines , trust, levels of compliance and also looked at the experiences of different age groups. The National Lottery Community Fund saw it as a great example of how to conduct community research and shared it within their teams nationally. The full report can be accessed via our website or by using this link Here

11. CULTURAL AWARENESS

Due to the restrictions, we were unable to hold the usually celebrations including Jamaican Independence Day and Black history cultural evening. We have concentrated on making more of social media to get awareness out and have used this website and Facebook platforms to recognise significant achievements of black people of the African diaspora.

12. STAFF VOLUNTEERS AND STUDENT PLACEMENTS

As always, we are indebted to our staff and volunteers for working throughout the pandemic often under immense pressure. They have served the local people to a high standard and have shown an exemplary level of commitment to vulnerable people at their time of need. Overall the staff and volunteers have stabilised and there is no significant change in numbers. We were able to accept the return of student placements during the latter part of the year and re -establish the relationships with Sandwell College, Birmingham City University and Wolverhampton University.

13. FINANCIAL REVIEW

There have been some positive result in this years results as we have once again operated in excess of the £1,000,000 turnover category which consolidates our position as a medium sized enterprise. Overall the charity's income has fallen from £1,168,678 in 2021 the previous year to £1,149,653 in 2022 representing a reduction of £23,950 equal to a 2.1% At the same time our expenditure slightly increased from £1,090,503 in 2021 to £1,155,630 in 2022 representing an increase of £56,127 equal to 5.1 % on the whole we returned a small operating deficit of £5,977 which is best explained by a combination of the directors committing to paying above the minimum wage, added payments for staff unable to take their holidays due the pressures of having to work to maintain a service to vulnerable people, a staff settlement and the impact of clients reducing their level of care as a result of Covid -19 all of which would not be expected under normal circumstances.

Covid resilience support funds continued to be made available for care providers and essential services like ourselves, for part of the year before a tapered reduction in available funding came in the latter part of the year.

The Main Centre division saw income slightly increase from £288,102 to £290,448 an increase of £2,346 equal to less than 1% however, main divisional expenditure decreased from £259,810 to £236,901 a reduction £22,909 equal to a 9 % decrease.

REPORT OF THE DIRECTORS/TRUSTEES

The main centre income was boosted by the return of Club Carib to full operations which generated an Income of £30,679 associate to this return was the resumption of hall hire which generated a further £11,217 . New projects during the year included the StartingWell project working with local partners to support expectant and new mothers get the best community based ante and neo natal support. The communities in Sync funded bereaved carers project changed its name to compassionate communities as it expanded wider into Birmingham. We were once again supported by a voluntary sector support grant but the grant had no inflationary increase for the third in time in the 5 years.

The Health and Wellbeing division generated an income of £205787 during the year compared to £178717 in the previous year creating an increase of £27,070 equal to 15.1%. Expenditure in the division was £156,229 compared to £141844 the previous year representing an increase In spending of £14,385 equal to 10.1%

ACRC Care is the largest division and generated an income of £653,413 compared to £706,784 in the previous year representing a fall in income of £53,371 equal to a decline of 8.1%.

Its income level is equal to 58.3 % of the total turnover of the charity.

To put this year's financial figures into context we have added two tables reflecting our fundraising predictions that we used back in 2019 and the actual financial performance that have taken place. The table below is an excerpt from our Fundraising strategy written in 2019 to cover the years 2019-2023 it was written before the COVID 19 pandemic hit. It predicted income from 2020 -2023. Actual total figures have now been added in bold to show how close the predictions were. We consider it pleasing that despite the pandemic period we are largely on track.

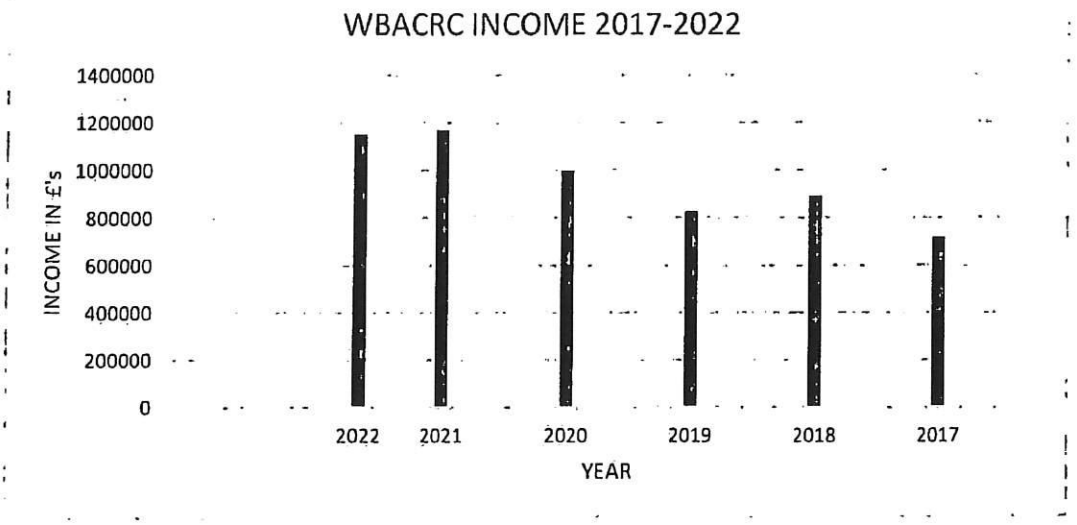
Table 1 WBACRC ACTUAL AND PROJECTED INCOME 2019-2023

March Year End	2019 (A)	2020 (P)	2021 (P)	2022 (P)	2023 (P)	Total % increase	(P) Average annual % increase YEAR ON YEAR	TOTAL INCOME 2019- 23
DIVISION s	£	£	£	£	£	%	%	
ACRC Home Care	481,300	580,000 (17%) 747 hours per week	650,000 (11%) 837 hours per week	700,000 (7%) 916 hours per week	750,000 (7.6%) 966 hours per week	42.6	10.65	3,161,300
Health and Wellbeing	171,400	190,000 (10%)	220,000 (13.6%)	230,000 (4.5%)	250,000 (8%)	36	9	1,061,400
Main	173.500	180,000 (4.7%)	190,000 (6.3%)	195,000 (2.6%)	200,000 (2.5%)	15.1	3.8	983500
Total	**826,200**	950,000 **997,866**	1,060,000 **1168678**	1,125,000 **1118974**	1,200,000	N/A	6.6	4205944

REPORT OF THE DIRECTORS/TRUSTEES

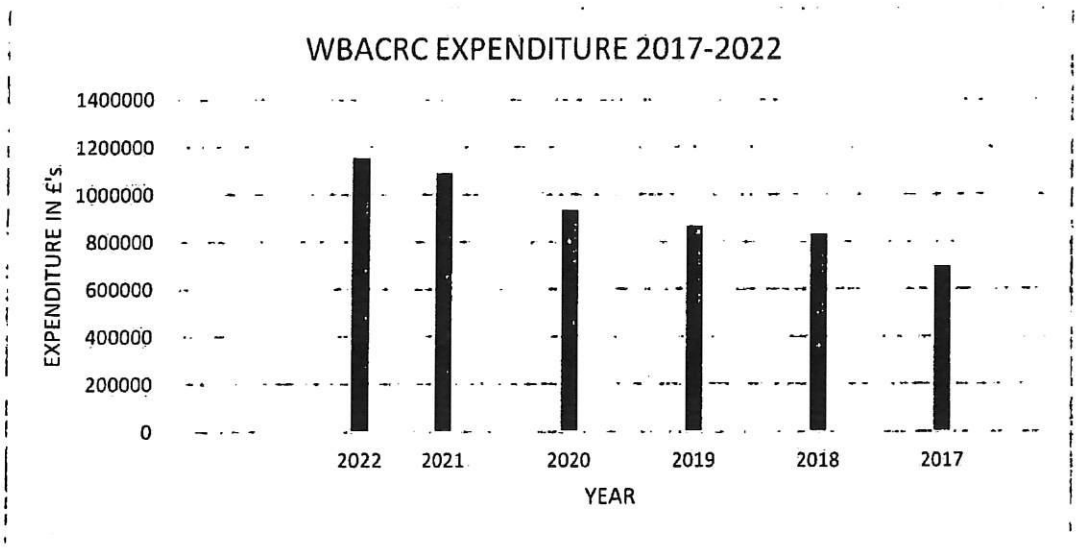
Table 2.1 below shows a 5-year comparison of our income.

Table 2.1



The table 2.2 below shows a 5 year comparison of our expenditure

Table 2.2



REPORT OF THE DIRECTORS/TRUSTEES

14. TRAINING

The charity has continued to invest in the professional development of its staff volunteers and board members by identifying appropriate training opportunities to enhance the quality of our service provision. Via Birmingham Council for Voluntary Service we secured online training for the care sector and we able to offer alternative routes for new staff to achieve the mandatory course before they were allowed to work in the field of home care Covid meant that we had to shift training to on line learning and credits were purchased with training providers to enable training to continue . Ongoing training in the core areas of Health and Safety, Emergency First Aid, Fire Marshall Training NVQ Health and Social Care (level 2 and 3) Dementia training and other mandatory course all been completed by various staff within the charity.

15. QUALITY DEVELOPMENT

Our day care and community services have managed to maintain our ISO9001 Quality Standard for day care and community services accredited by ISOQAR with the ongoing support of CMF Quality Consultant. We will be seeking to extend the scope to include the ACRC Care division.

16. ACHIEVEMENTS

1 Passing the audit of our ISO9001 Quality Management System to the new 2015 standard.

2 Reopening the Older people's day Opportunities service.

3 Completing the National Lottery funded research Black Covid and in Lockdown : In our own words.

4 Successfully negotiating and delivering new outreach services to enable continuation of support to vulnerable people.

5 Supporting Health and Social Care students to achieve their level 2 and 3 NVQ certificates.

17. COVID 19

The impact of Covid 19 on the Black community was far reaching and alarms were raised about the excess deaths of hospital staff which had an over representation of black and minority ethnic staff. Cultural impact brought issues around death rituals particularly restricted numbers at funerals. Our research also showed that many people did not benefit from furlough as many worked within the essential services. the report identifies issues around vaccine hesitancy/ resistance, different outlook based on sex, locality and living tenancy. The full patterns are available in the full report. Black Covid and in Lockdown: In Our Own Words available on our website.

REPORT OF THE DIRECTORS/TRUSTEES

18. DEVELOPMENT PLANS AND CHALLENGES

Developments will include actively pursuing the asset transfer matter of the building and working harder to re-establish services for children and young people which has lapsed. The biggest challenge will be to adapt the limited funds available to the public sector and the knock on impact it will have on charities like us operating in the third sector services. Coping with increased staffing costs due to increases in minimum wage, increases in energy costs and low level of contracts will bring great pressure on our operations. We anticipate the withdrawal of covid specific funding streams and difficulty in accessing levels of public funds which are reducing so will need to fight for cost of living increases to keep in line with inflation.

19 MEDIUM AND LONGER TERM PRIORITIES

Our 3-5 years priorities remain.

1. Work to improve the building and start in earnest the asset transfer option to own the building or have a long lease.

2. More work with children families and young people including educational support and youth work.

3. Increase our charity's digital presence by making better use of social media and our website to attract younger users.

4. Development of an evening offer restart evening activities

5. Target the recruitment of new trustees.

Over the next 3-5 years we will be focused on these areas in addition to continuing our existing health and social care support services.

20. RESERVES POLICY

The reserves policy is designed to enable the charity to build enough reserves to set aside for purchases, developments and maintain staff pay. In the light of the recent pandemic, the Charity Commission's recommendations for charities to aim to hold at least 6 months running cost have been widely seen as unrealistic for the majority of charities. Trustees believe that 3 months running cost is more realistic in the present climate and will work towards achieving that in the coming years. This year returned a small financial deficit so we were unable to set aside funds to contribute charity reserves on this occasion. The Centre remains solvent and a going concern at the time of the report.

REPORT OF THE DIRECTORS/TRUSTEES

21 FULL AUDIT

At the end of the last financial year, we were over the £1,000,000 threshold so our decision to engage Harris Brooks and Owen as auditors was fully vindicated. Once again we have achieved a £1 million plus turnover and have had to undergo a full accounting audit.

22 IN LOVING MEMORY

Inside and outside of the reporting period, we have been saddened by the passing in more recent years of a number of former trustees who were founding members of the of the charity and staff who worked for us. We acknowledge their vital contributions to our continued progress.

Mr Lloyd Fletcher Founder member and former chair
Mrs Victoria Frank Founder member former Vice chair
Mr Beckford Founder member former secretary
Norma Gardener Founder board member
Mr Clarence Cameron Founder member and Secretary.
Joanne Prescott Former board member

In addition former staff who passed include
Marsel Murray Meals on Wheels Driver
Barrie Poole Employment Support
Paul Carter Youthwork.
Andrea Ryan Senior Care Officer

Annual Report and Financial Statements of

West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2022

REPORT OF THE DIRECTORS/TRUSTEES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of the West Bromwich African Caribbean Resource Centre for the purposes of company law) are responsible for preparing the Trustees' 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 trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles within the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on an the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The trustees are responsible for keeping adequate 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In approving the Report of the Directors/ Trustees, we also approve the Directors' report included therein, in our capacity as company directors.

The Report of the Directors/Trustees has been prepared in accordance with the special provisions of the Companies Act, relating to small entities.

Approved by the Directors and signed on their behalf by:

Director (signature) ..... (NAME) Hyacinth Jarrett

Dated: 29 March 2023

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Including an Income and Expenditure Account)

For the year ended 31 March 2022

	Notes	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £	As restated Total Funds 2021 £
Income					
Charitable Activities	2				
Health and Well Being Division	2a	105,484	100,303	205,787	178,717
ACRC Home Care Division	2b	97,957	555,461	653,418	706,784
Main Centre Division	2c	33,460	256,988	290,448	288,102
TOTAL		236,901	912,752	1,149,653	1,173,603
Expenditure					
Charitable activities	3				
Health and Well Being Division	3a	99,129	57,100	156,229	141,844
ACRC Home Care Division	3b	99,483	663,017	762,500	697,633
Main Centre Division	3c	33,365	203,536	236,901	259,810
TOTAL		231,977	923,653	1,155,630	1,099,287
Net Income and movement of funds		4,924	(10,901)	(5,977)	74,316
Reconciliation of funds					
Total funds brought forward		2,331	143,612	145,943	71,627
Total funds carried forward		7,255	132,711	139,966	145,943

The Consolidated Statement of Financial Activities includes all gains or losses for recognised during the year.

All income and expenditure derive from continuing activities.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

(Company Limited by guarantee reg. number 3916617)

CONSOLIDATED BALANCE SHEET

as at 31 March 2022

	Notes	Group £ 2022	As restated £ 2021	Charity £ 2022	£ 2021
Fixed Assets					
Tangible assets for use by the charity	9	1,277	1	1	1
Investments	10	-	-	4	4
		1,277	1	5	5
Current Assets					
Stock		2,854	430	-	-
Debtors	11	30,801	70,032	44,996	84,926
Bank & Cash in hand	12	211,291	180,474	207,684	178,861
		244,946	250,936	252,680	263,787
Creditors: Amounts falling due in less than one year	13	(106,257)	(104,994)	(102,285)	(100,201)
Net current assets		138,689	145,942	150,395	163,586
Total assets less current liabilities		139,966	145,943	150,400	163,591
Net assets		139,966	145,943	150,400	163,591
Funds					
Unrestricted Funds	15	132,711	143,612	143,145	161,260
Restricted Funds	16	7,255	2,331	7,255	2,331
Total funds carried forward		139,966	145,943	150,400	163,591

For the year ending 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies but as this company is a charity, it is subject to audit under the Charities Act 2011.

Directors' responsibilities:
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Acts with respect to accounting records and the preparation of accounts.
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board on 29 March 2023.

Signed on behalf of the board of trustees.

..... **Trustee**
NAME: Hyacinth Jarrett
The notes on pages 17 to 29 form part of these financial statements.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

CONSOLIDATED STATEMENT OF CASHFLOWS

For the year ended 31 March 2022

	Note	2022 £	As restated 2021 £
Cash generated by operating activities	21	32,398	40,375
Cash flow from investing activities			
Interest received		3	30
Purchase of tangible fixed assets		(1,584)	-
Cash generated in investing activities		(1,581)	30
Increase in cash and cash equivalents		30,817	40,405
Cash and cash equivalents at 1 April		180,474	140,069
Cash and cash equivalents at 31 March		211,291	180,474

Analysis of changes in net funds

	As restated At 1 April 2021	Cash Flows	At 31 March 2022
Net cash	£	£	£
Cash at bank and in hand	180,474	30,817	211,291
Bank overdrafts	-	-	-
	180,474	30,817	211,291

1. Accounting policies

General information and basis of preparation
West Bromwich African Caribbean Resource Centre is a private company limited by guarantee, incorporated in England and Wales. 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 company number and the address of the registered office is given in the front page and the charity information (page 1) respectively of these financial statements. The nature of the charity's operations and principal activities are detailed on page 2.

The consolidated 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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared in Sterling, which is the functional currency of the company. Monetary amounts in the financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Basis of consolidation
The consolidated financial statements incorporate those of West Bromwich African Caribbean Resource Centre and its trading subsidiary, Club Carib Limited, a company incorporated in England and Wales with year end 31 March 2022.

Funds

Unrestricted funds	Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Restricted funds	Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such fund are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure Recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that relate directly to an activity and those of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1. Accounting Policies Contd.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs
Support costs which include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets for use by charity
Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Costs includes costs directly attributable to making the assets capable or operating as intended. These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value, over their expected useful lives

Office equipment and vehicles	25% straight line

Investments
Investments are recorded at cost less impairment.

Debtors and creditors
Debtors and Creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern and trustees have incorporated the possible impact of the COVID-19 pandemic into their assumptions underlying the preparation of the budget.

Employee benefits
When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service. The charity operates a defined contribution pension plan for the benefit of its employees. Contributions are expensed as they become payable.

Redundancy/termination payments are charged to the SoFA in the period to which they relate, once there is a legal obligation or constructive obligation to make payment.

Tax
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. As such, it does not have liability to corporation tax in the course of its normal charitable activities. Its trading subsidiary, Club Carib Limited is liable to corporation tax.

Provisions
Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

Financial instruments
Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at the present value.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the Report of the Directors/ Trustees.

Operating leases
The rentals payable on operating leases are charged on a straight line basis over the lease term.

Critical accounting estimates and judgements
To be able to prepare financial statements in accordance with FRS 102, the charity must make certain estimates and judgements that have an impact on the policies and the amount reported in the annual accounts. The estimates and judgements are based on historical experiences and other factors including expectations of future events that are believed to be reasonable at the time such estimates and judgements are made.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Opinion

We have audited the financial statements of West Bromwich African Caribbean Resource Centre (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2022 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Consolidated Statement of Cash Flows and Notes to the Financial Statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2022, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Notwithstanding the above, the COVID-19 viral pandemic is one of the most significant economic events there has been in the UK for many years, with unprecedented levels of uncertainty in predicting outcomes. It is therefore difficult to evaluate all of the potential implications on the group's and charitable company's activities, beneficiaries, suppliers and the wider economy. The trustees' views on the impact of COVID-19 are disclosed in note 1 of the notes to the financial statements.

Other information

The other information comprises the information included in the Report of the Directors/ Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Report of the Directors/Trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Report of the Directors/Trustees; or
- the parent charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 11, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with this Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The audit process includes an assessment of the entity's and group's risk environment, through enquiry of and discussion with management and those charged with governance, including an assessment of any key laws and regulations with which the group and parent charitable company must comply in the ordinary course of its operations.

Additionally, the overall risks of irregular transactions occurring are assessed following our observations and confirmation of the design and implementation of management's controls. Whilst we are mindful of these risks, our audit focus is geared towards the risk of material misstatement in the financial statements as a whole.

As such, our procedures cannot guarantee that all transactions have been fully compliant with all relevant laws and regulations, including those regulations relating to fraud, as our procedures are not designed to detect all instances of non-compliance. By definition, the risk of our detection of non-compliance is greater where compliance with a law or regulation is removed from the events and transactions reflected in the financial statements. The risk is also greater regarding irregularities due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor's-responsibilities-for. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Harrison Beale & Owen Limited
Seven Stars House
1 Wheler Road
Coventry
West Midlands
CV3 4LB

Date:

Harrison Beale & Owen Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £	As restated Total Funds 2021 £
Note 2. Income from Charitable Activities				
2a Health & Well Being Division				
Extend Class income	-	414	414	138
Sapphire service	-	56,375	56,375	79,018
SCVO Vision 2030 Community Grant	3,025	-	3,025	-
Dementia Project	5,800	-	5,800	-
Catering and Day Care Services				
Sales of meals and kitchen facilities	-	10,479	10,479	-
Other income	-	524	524	75
Day Care Contract	81,659	32,511	114,170	89,486
Special Carers Grants	10,000	-	10,000	10,000
Other Grants	5,000	-	5,000	-
	105,484	**100,303**	**205,787**	**178,717**
2b ACRC Home Care Division				
Sale of Home Care services Spot				
Purchases	-	127,777	127,777	108,522
Covid resilience grant	29,564	-	29,564	10,210
Infection control grant	32,430	-	32,430	19,844
Workforce resilience	35,963	-	35,963	-
Childrens Services	-	36,877	36,877	52,950
Home Care Private Clients	-	390,807	390,807	515,258
	97,957	**555,461**	**653,418**	**706,784**

2c Main Centre Division				
Main Voluntary Sector Grant	-	113,118	113,118	113,118
Donations and other income	-	6,744	6,744	3,151
The National Lottery Community Fund	-	-	-	25,700
Other grants	-	-	-	18,654
CJRS grant	-	-	-	19,683
Communities In Sync	-	-	-	7,796
Wesleyan Foundation	-	-	-	9,212
CAF Resilience for Charity	-	-	-	63,816
Classes and Room Hire	-	11,217	11,217	95
Starting well	19,427	2,159	21,586	-
Compassionate communities	14,034	1,559	15,593	-
Paid services	-	10,087	10,087	-
Management support charges	-	81,425	81,425	21,952
Club Carib income	-	30,679	30,679	4,925
	33,460	256,988	290,448	288,102

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £	As restated Total Funds 2021 £
3 Direct charitable expenditure				
3a Health and Well Being Division				
Hospital Fund				
Salaries & NIC	33,219	-	33,219	36,360
Small Equipment	-	-	-	2,367
Other costs	-	1,360	1,360	876
Health Promotion				
Other costs	-	-	-	56
Catering Services and Day Care				
Salaries & NIC	65,910	-	65,910	71,805
Food Purchases	-	6,709	6,709	27
Transportation costs	-	562	562	570
Kitchen Maintenance and hire	-	1,439	1,439	82
Internal management charges	-	19,931	19,931	4,734
Other admin costs	-	6,099	6,099	3,967
Support costs and Financial management		21,000	21,000	21,000
	99,129	**57,100**	**156,229**	**141,844**

		Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £	As restated Total Funds 2021 £
3b ACRC Home Care Division					
Salaries & NIC		91,622	519,189	610,811	592,134
Travel & Communication Allowances		-	4,756	4,756	8,857
Consumables		7,861	7,861	15,722	1,762
Software support		-	2,626	2,626	5,855
Provision for doubtful debts		-	-	-	5,402
Other Direct Costs		-	13,886	13,886	15,938
Internal management charges		-	59,699	59,699	12,685
Support costs and Financial management			55,000	55,000	55,000
		99,483	663,017	**762,500**	**697,633**
3c Main Centre Division					
Salaries & NIC		21,656	150,967	172,623	197,095
Pensions		-	3,973	3,973	2,600
Other Costs					
Premises expenses (including heat and light)		-	41,505	41,505	25,715
Advertising Printing & Stationery		-	4,308	4,308	6,762
Telephone & Postage & IT		-	3,275	3,275	7,888
Insurance		-	4,021	4,021	4,036
Equipment Hire and expensed equipment		-	4,532	4,532	1,123
Office expenses		-	8,472	8,472	3,459
Computer and software support Contracts		2,137	19,232	21,369	21,464
Miscellaneous costs		-	6,812	6,812	15,787
Partners and participants payments		9,572	-	9,572	13,439
Travel expenses		-	162	162	1,419
Governance costs	4a	-	19,883	19,883	15,949
Subscriptions		-	1,263	1,263	5,826
Intercompany write off		-	(13,708)	(13,708)	2,815
Club Carib expenditure		-	23,466	23,466	8,784
Special events & functions		-	1,373	1,373	4,464
		33,365	**279,536**	**312,901**	**335,810**
Less recharge to projects		-	(76,000)	(76,000)	(76,000)
		33,365	**203,536**	**236,901**	**259,810**
4a. Governance Costs					
Professional fees		-	9,741	9,741	6,095
Auditors' remuneration		-	9,000	9,000	9,000
Bank Charges		-	1,142	1,142	854
		-	19,883	19,883	15,949

	2022 £	2021 £
5. Net movement in funds for the year		
The net movement in funds for the year is stated after charging/(crediting):		
Operating lease expense	6,038	6,038
Auditor's remuneration	9,000	9,000
Local authority grants	(15,000)	(10,000)
CJRS grant	-	(19,683)
Covid resilience grant	(29,564)	(10,210)

6. Staff Costs

	2022 £	2021 £
Wages and Salaries	824,359	832,615
Social Security Costs	56,455	51,113
Pension payments	11,897	13,045
	892,711	896,773

Included in staff cost above were redundancy payments of £nil (2021: £30,644).

The average weekly number of staff employed by the charity during the year was as follows:

	2022 No.	2021 No.
Administrative	14	15
Project Based	54	52
	68	67

The number of employees whose emoluments (excluding employer pension costs) exceeded £60,000 was:

£60,000 - £70,000	1	-

7. Taxation

A tax liability of £465 (2021: £nil) arose in relation to the trading company. No liability to UK corporation tax arose on ordinary activities in the Charity for the years ended 31 March 2022 and 31 March 2021.

8. Trustees' Remuneration and Expenses

No trustees received remuneration in the year ended 31 March 2022 (2021 - £nil).

No trustee was reimbursed travelling expenses in the year ended 31 March 2022 (2021 - £nil).

9. **Tangible fixed assets for use by the Charity**

Group

	Office Equip & Vehicle	Total
Cost:	£	£
Cost as at 1 April 2021	16,118	16,118
Additions	1,584	1,584
Cost as at 31 March 2022	17,702	17,702
Depreciation as at 1 April 2021	16,117	16,117
Charge for the year	308	308
Depreciation as at 31 March 2022	16,425	16,425
Net Book Value as at 31 March 2022	1,277	1
Net Book Value as at 31 March 2021	1	1

Charity

	Office Equip & Vehicle	Total
	£	£
Cost as 1 April 2021	16,118	16,188
Additions	-	-
Cost as at 31 March 2022	16,118	16,118
Depreciation as at 1 April 2021	16,117	16,117
Charge for the year	-	-
Depreciation as at 31 March 2022	16,117	16,117
Net Book Value as at 31 March 2022	1	1
Net Book Value as at 31 March 2021	1	1

10. Investments

The charity purchased the entire share capital of Club Carib Limited (Company number: 04305275), 4 ordinary shares at £1 each at par on 17 June 2019. Club Carib Limited's principal activity is the operation of bar, catering and function facilities of West Bromwich African Caribbean Resource Centre.

11. Debtors

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Trade and other debtors	30,551	68,752	30,551	64,872
Intercompany	-	-	14,195	18,774
Prepayments & Sundry debtors	250	1,280	250	1,280
	30,801	70,032	44,996	84,926

12. Bank and Cash

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Bank Accounts	205,927	178,957	203,193	177,344
Petty Cash	5,364	1,517	4,491	1,517
	211,291	180,474	207,684	178,861

13. Creditors: Amounts falling due in less than one year

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Trade creditors	12,910	11,276	12,910	7,233
Accruals and grants in advance	47,102	54,546	43,595	53,796
PAYE	22,619	15,438	22,619	15,438
Other creditors	23,161	23,734	23,161	23,734
Corporation tax	465	-	-	-
	106,257	104,994	102,285	100,201

14. Analysis of net assets between funds

	Fixed Assets 2022 £	Other Net Assets 2022 £	Total 2022 £
Unrestricted Funds			
General Funds	1,277	131,434	132,711
	1,277	131,434	132,711
Restricted funds	-	7,255	7,255
	1,277	138,689	139,966

15. Unrestricted funds

	As restated Balance at 1 April 2021	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£
General funds:					
General fund	143,612	912,752	(923,653)	-	132,711
Total unrestricted funds	143,612	912,752	(923,653)	-	132,711

16. Restricted funds

	Balance at 1 April 2021 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2022 £
Day Care contract	-	81,659	(81,659)	-	-
Special Carers grant	-	10,000	(10,000)	-	-
Covid resilience grant	-	29,564	(29,564)	-	-
Infection control grant	-	32,430	(32,430)	-	-
Workforce resilience grant	-	35,963	(35,963)	-	-
Starting well	-	19,427	(19,427)	-	-
Dementia project	-	5,800	(876)	-	4,924
SCVO vision 2030 grant	-	3,025	(3,025)	-	-
Compassionate communities	-	14,033	(14,033)	-	-
Wesleyan Foundation	2,331	-	-	-	2,331
Other grants	-	5,000	(5,000)	-	-
	2,331	236,901	231,977	-	7,255

Restricted funds (Contd.)

Day Care Contract

To enable the centre to provide a day opportunities service to support African Caribbean elders to promote health and wellbeing, reduce risk of isolation and delay the onset of dementia and physical health deterioration.

Special Carers grant

To provide a specialised information service for carers from black and minoritised communities.

Covid resilience grant

To support charities to help the most vulnerable group in the pandemic and provide help with running costs during the pandemic.

Infection control grant

To provide a range of measures to reduce the risk of Covid -19 infections.

Workforce resilience grant

Another grant to support essential workers to continue providing care support services , supporting access to vaccination information and providing funds to support the uptake of vaccination by staff.

Starting well

Community based support for black and minority ethnic expectant mothers and new mothers at the ante natal and neo natal stage covering Sandwell and West Birmingham. Aim of reducing infant mortality and supporting healthy birth.

Dementia project

A community collective of voluntary sector organisation providing Dementia support information and guidance in Sandwell aim to improve dementia support available.

SVCO vision 2030
Community support for the public to access covid vaccination establishing a local vaccination event.

Compassionate communities
Rebranded from the carers bereavement project supporting bereaved carers in Birmingham.

*** Wesleyan Foundation**

To provide access to internet and lap top computers for those at risk of unemployment related to the ending of furlough or at risk of falling behind at school.

* This has been partially carried over into the next financial year due to the lockdown hindering its full application.

Other grants
Other grants include amounts received towards premises related repair costs and in respect of other care related activities.

17. Finance and operating leases

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	6,038	6,038
Between one and five years	3,211	9,249
	9,249	15,287

18. Related Party Transactions

The company owns 100% of the shares of Club Carib Limited making it a wholly owned subsidiary of West Bromwich African Caribbean Resource Centre. The group has taken advantage of the exemption in FRS 102 not to disclose transactions and balances with other group companies. There were no other related party transactions during the year (2021: £nil).

19. Pension and other post-retirement benefits

The charitable company makes contributions to defined contribution personal pension plans for the employees whereby payments are made to an insurance company independent from the finances of the charitable company. Contributions are charged to the statement of financial activities as and when incurred. The charge for the year was £11,897 (2021: £13,045). At 31 March 2022 £4,150 (2021: £2,369) was due to the scheme.

20. Key management personnel remuneration

The charity considers its key management personnel to comprise the Trustees and Chief Executive Officer. The total employment benefits, including pension contributions, of key management personnel were £69,445 (2021: £61,740).

21. Reconciliation of net income to net cash flow from operating activities

	2022	As restated 2021
	£	£
Net movement for the year	(5,977)	74,316
Interest receivable	(3)	(30)
Depreciation of tangible fixed assets	308	-
Increase in stock	(2,424)	(30)
Decrease in debtors	39,231	13,886
Increase/(decrease)/ in creditors and provisions	1,263	(47,767)
Net cash flow from operating activities	32,398	40,375

22. Prior year adjustment

Prior year accounts has been restated following this being the first financial year that the charity's accounts are being consolidated. Accordingly, we have restated prior year income increasing by £4,925, expenditure by £8,784, current assets by £2,043 and current liabilities by £4,793 to incorporate the financial statements of Club Carib Limited on consolidation.

23. Prior Year Comparatives (as restated)
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2021

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £
Income			
Charitable Activities			
Health and Wellbeing Division	99,486	79,231	178,717
ACRC Home Care Division	30,054	676,730	706,784
Main Centre Division	69,789	218,313	288,102
TOTAL	199,329	974,274	1,173,603
Expenditure			
Charitable Activities			
Health and Wellbeing Division	99,486	42,358	141,844
ACRC Home Care Division	30,054	667,579	697,633
Main Centre Division	67,458	192,352	259,810
TOTAL	196,998	902,289	1,099,287
Net Income and movement of funds	2,331	71,985	74,316
Reconciliation of funds			
Total funds brought forward	-	71,627	71,627
Total funds carried forward	2,331	143,612	145,943

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

England & Wales - Charity number 1091956

Accounts

THE FINANCIAL STATEMENTS

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

For the year ended 31 March 2021

Company Number 3916617

Charity Number 1091956

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

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Annual Report and Financial Statements of West Bromwich

African Caribbean Resource Centre

For the year ended 31 March 2021

LEGAL AND ADMINISTRATIVE INFORMATION

Company Number: 3916617

Charity Number: 1091956

Trustees
Clarence Cameron
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty
Ashley Bertie (appointed 22 June 2020)
Avril Grant (appointed 22 June 2020)

Directors
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty

Company secretary
Clarence Cameron

Registered Office
Thomas Street
West Bromwich
West Midlands
B70 6LY

Chief Executive Officer
Shane Ward

Auditors
Harrison Beale & Owen Limited
Chartered Accountants & Statutory Auditors
Seven Stars House
1 Wheler Road
Coventry
CV3 4LB

Bankers
HSBC
328 High Street
West Bromwich
West Midlands
B70 8DJ

Annual Report and Financial Statements of
West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2021

REPORT OF THE DIRECTORS/TRUSTEES

The Trustees/ Directors present their report and the audited financial statements for the year ended 31st March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019

1. CONSTITUTIONAL AND LEGAL OBLIGATION

To provide any charitable purpose for the benefit of the African Caribbean inhabitants of Sandwell regardless of age, sex, disability, political, religious or other opinions in the furtherance of education, culture, employment, recreation, social care and welfare as well as economic regeneration and to relieve poverty, distress or sickness. West Bromwich African Caribbean Resource Centre is a charitable entity following incorporation as a company in 2000 and registration as a charity in 2002. During the year, the directors continued to follow guidance from the Charity Commission in respect of ensuring that work of the charity provided a public benefit.

2. ORGANISATIONAL STRUCTURE AND GOVERNANCE

The directors and trustees of the charity are known as members of the management committee. New directors/trustees are appointed in accordance with the trustee recruitment policy.

3. TRUSTEE INDUCTION AND TRAINING

All trustees are familiarised with the practical work of the charity including but not limited to:

- The obligations of the charity
- The obligations of the Management Committee
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association
- Resources and the current financial position as set out in the latest published sub-committees' minutes
- On-going plans and objectives

4. MANAGEMENT AND OPERATIONS

Two individuals joined the management committee during this time for a probationary period with a view to becoming trustees – Avril Grant and Ashley Bertie. They were respectively appointed as trustees after a successful probation period in June 2020. The directors or trustees who have served the charity during or throughout the accounting period:

Mr Clarence Mortimer Cameron
Mrs Hyacinth Jarrett
Mr Kenneth James
Bishop Lincoln Davis
Ms Sharon Fogarty

REPORT OF THE DIRECTORS/TRUSTEES

5. CHARITY OVERVIEW

This year's report is a little different than previous as it is important to put our year into a wider context of the environment in which we had to operate. The reporting year starting 1st April began within 8 days of the first Covid -19 Lockdown being announced. Without doubt this has been the biggest challenge since the organisation was formed. The world was struggling with the impact of coronavirus and the restrictive measures that were put in place by the government to handle it. The government told people to stay at home and that only key workers should continue to work. Key workers were allowed to work under strict circumstances. These included: social distancing; the use of Personal Protection Equipment (PPE); the wearing of face masks; and regular hand sanitising. The public were told to only go out for necessities like food shopping and even exercise was initially restricted. Families were affected as households were told not to mix for fear of transmitting the virus.

Like other charities we had major challenges ahead and needed to work out a new way to support vulnerable people in a safe way that adhered to the social distancing measures that were put in place by the Government. This new way of working required increased investment in IT equipment, in particular getting laptops video cameras and getting to grips with Zoom and Microsoft Teams to enable meetings communications were altered and work WhatsApp groups were formed to aid communication. Home care staff and Sapphire staff were classed as key workers and as such a great emphasis was placed upon sourcing and securing PPE for those going into homes. Sanitation was key as we had to have the building sanitised and we introduced restrictive measures on the public accessing the building by having an "appointment only" basis. We had to close the building to the public which meant that our day service could not take place and added to that, our Sapphire service which had been delivering on ward support to older people had to stop as only NHS employees were allowed onto the wards.

The charity has concluded its Charity's Aid Foundation (CAF) Resilience Program in June 2020, having completed a 2 year program which included trustees' recruitment, completing strategic plans and fundraising strategies in addition to creating our first case for support. During this time we executed our first ever direct mail public fundraising campaign. This involved a "case for support" booklet being delivered to 28,000 homes within the local B70 and B71 post codes. We had to adjust the method of delivering bereavement support for carers by having telephone and social media support groups as our contribution to the Bereaved Carers Support program in Birmingham.

6. RISK MANAGEMENT

A range of regulatory bodies with enforcement capabilities inspect various aspects of the charity's work throughout the year. These include: the Care Quality Commission which inspects the ACRC Care, which is a registered service; Sandwell Metropolitan Borough Council (MBC) Environmental Health Service who inspect the kitchen facilities; and Sandwell MBC Adult and Community Services contracts team who inspect the provision of home care and day care on behalf of local authority commissioners. Employment procedures require that employers take necessary and reasonable steps to ensure staff and volunteers are vetted through the Disclosure and Barring Service. This supports the need to safeguard and reduce the risk of harm to people who use our services and provides support and protection to staff working within the services. The management are aware of its responsibilities toward employees and have in place a structured induction process that ensures all employees are made aware of their responsibilities. This is on-going and carried out through induction and continuous training. We have improved our trustee recruitment process and trustees are now required to undertake signed confidentiality disclosures as well as having enhanced DBS checks. Internally, risk is managed by on-going reporting of the Chief Executive, Senior Finance Officer and Divisional Managers to the Management Committee, Health and Safety sub-group, Human Resources sub-group, and the Finance subgroup. General Data Protection Regulations (GDPR) have required increased awareness around data handling procedures and policies to maintain privacy. Changes to the funding environment are monitored and addressed by engaging with funding officers, contract officers, commissioners, councillors and MP's to gauge likely impact.

The impact of Covid -19 increased levels of risk management with an emphasis on infection control measures put in place by the Government and the need for personal protective equipment (PPE). New ways of working including social distancing and digital meetings were just some of the measures used to limit the risk of catching or spreading the virus.

REPORT OF THE DIRECTORS/TRUSTEES

7. USE OF RESOURCES

The principal sources of funding have come from the delivery of home based and centre based care and support. This has involved individual care contracts with public bodies including Sandwell MBC Council Adult Social Care, Sandwell Children's Trust, Sandwell and West Birmingham NHS Clinical Commissioning group and Sandwell and West Birmingham NHS Hospital Trust Children's services. To a much lesser extent we have also delivered care services to Birmingham residents. The funds are used to pay for direct home care and day care workers, the management of staff and resources required to support the delivery of the services.

The services act to support the health and well-being of individuals and their carers.

The charity's main division carries the responsibility of the core organisational operations and was supported by a Sandwell MBC main program voluntary sector support grant, donations, and associated charges to projects for core support services. The impact of the lockdown meant that income raised from hall and facilities hire was greatly reduced to a handful of socially restricted funeral wakes. Charity's Aid Foundation support on the resilience program came to an end in June 2020 and the challenge was to generate funding from alternative sources. The Health and Wellbeing Division is supported by Sandwell MBC by way of a carers support grant and payments for day care and extended services as well as food purchases and kitchen hire. The Health and Wellbeing division was also supported via the Sandwell MBC, Sandwell and West Birmingham Clinical Commissioning Group and Sandwell and West Birmingham NHS Hospital Trust. The ACRC Division was supported by individuals using their personal budgets to purchase care as well as Sandwell Adult Services and Sandwell Children's Trust purchasing care on behalf of vulnerable adults and children respectively through scheduled payments. These have been used to deliver a wide range of services and make positive differences to the lives of individuals in need. The main programme voluntary sector support grants seek to help the organisation to exist and contracts with services built around this base. It enables there to be a strong African Caribbean led organisation in the borough and provide support to others. It allows the charity to continue to be a mainstay for the African Caribbean led charitable sector. We use the resources to employ staff, train students and support volunteers as they allow us to meet our defined objectives.

Our contracts within the fields of health and social care allows us to be a key player in the delivery of specialist older people's day care, support independence through providing care in the home and support the role of carers by providing advice and information to enhance their quality of life. Income from individual contracts also gives us a financial grounding to deliver the work related to health and social care.

Due to the increases in income over the last few years we took the decision to appoint new auditors, Harrison Beale & Owen Limited, suited to charities with turnover above £1 million. We would like to thank Gary Brookes for the years of service that he has devoted to the charity offering good advice and support where required to help us recover and thrive.

8. ACRC HOME CARE DIVISION

Despite the lockdown restrictions the ACRC Care Home Care service has continued to deliver home care services across the borough and in neighbouring boroughs to adults and children. We delivered a total of 29,718 care hours equal to an average of 571 per week. We served a total of 48 service users, 42 adults and 6 children with the majority (30) being female. They were supported with personal care, domestic support, outreach support and interagency referral. This is down on last year's figures and is largely attributed to the impact of the lockdown as many carers who relied on day care as their respite to enable them to go to work were now working from home or on furlough so we were unable to carry out care support. Others cancelled care for fear of infection being transmitted in a pre-vaccine era. Due to COVID-19 the Care Quality Commission did not inspect us this year as inspections were put on hold however, our 2019 GOOD rating remains recognised.

REPORT OF THE DIRECTORS/TRUSTEES

9. HEALTH AND WELLBEING DIVISION

The Health and Wellbeing Division (HWB) had to make a major shift when the lockdown started and our main funders, Sandwell Adult Social Care, sent an email asking us to **"do what we can to support vulnerable adults."** We responded by proposing and delivering a community outreach befriending and support service. We were able to negotiate protective support payments from Sandwell Adult Services, to enable us to continue supporting those from our day service. Unfortunately, during the pandemic we lost a high number of service users who attended our day service including Ellometer 'Fay' Parkes, Lloyd Downer and Simeon Roberts. As a result of the Covid-19 pandemic we had to close the hospital ward-based Sapphire support and remodel the day service to create an outreach support service. The delivery of the Sapphire service is in partnership with Agewell and across the whole project the total number of referrals was 469, of which 446 received a service with 315 of those receiving a service being discharged home. 499 shopping trips were completed with 457 socially distanced community support visits completed. 11,215 wellbeing support calls were made with 32 Oximeter collections and 22 prescription collections.

Some redundancies were made because of the day service closing and Elaine Henry Patroy Powell and Vanessa Grizette ended their employment with us as part of the process, having given the charity over 20 years' service and we wish them all the best for the future.

Covid-19 created an opportunity for us to have direct input into several research topics including looking at the impact of Covid-19 on black carers.

10. CHILDREN AND YOUNG PEOPLE

Due to the pandemic the aim of developing activities for young people was severely restricted. We had intended to enhance digital connections and were successful in application to the Wesleyan Foundation to purchase some laptops and some tutor time to support the anticipated fallout from the end of the furlough scheme which was scheduled for October. However, at the last minute the Government decided to extend the lockdown and the scheme so the anticipated high increase in youth unemployment did not happen and the need for access to digital methods to do job searches for young people was diminished.

11. COMMUNITY DEVELOPMENT

The lockdown gave us the opportunity to conduct our own research into how it has affected black African diaspora communities. Initially a report was compiled to see the effect on carers. Then a separate piece of research started looking at the impact of the lockdown in their own words. It allowed us to work in partnership with other black led community and faith groups. Interview, digital skills and research skills were enhanced. It was extremely pleasing to have former Saturday School student Dr Chantelle Gardner work as an analyser on the research, showing the long term benefit of supplementary education.

12. CULTURAL AWARENESS

Due to the restrictions, we were unable to hold the usual celebrations including Jamaican Independence Day and Black history cultural evening. We have concentrated on making more of social media to get awareness out and have used website and Facebook platforms to recognise significant achievements of black people of the African diaspora.

REPORT OF THE DIRECTORS/TRUSTEES

13. STAFF VOLUNTEERS AND STUDENT PLACEMENTS

COVID-19 put immense pressure on staff to continue delivering key services to vulnerable people to the point of putting themselves at risk. The year brought great sadness as several staff caught the COVID-19 virus resulting in numerous isolations, hospitalisations and unfortunately the death of our senior care worker Andrea Ryan who is deeply missed by us all. After almost 20 years of service Minjit Sanghera decided to take voluntary redundancy. Thomas Unitt also left after the end of his contracted period as a receptionist / admin assistant. Volunteers are a key element of the organisation, but levels of volunteering dropped as a result of the shut down and were only rekindled in the final quarter to support the delivery of the CAF funded "Feed the Needy" project.

14. FINANCIAL REVIEW

This year has seen some positive results which are roughly in line with our income projections in our financial strategy. We have again returned an overall operating surplus (the 4th time in the last 5 years) which is another step in the right direction as we seek to support our reserves policy. The directors believe that the net income of £78,175, of which £2,331 is a restricted surplus and £75,844 an unrestricted surplus, is a good result. We managed to widen the scope of where we get funds from. Income was boosted by a number of successful funding applications to the Charities Aid Foundation, National Lottery, Wesleyan Foundation and Sandwell Town Teams.

Combined with accessing Covid-19 support funds this resulted in a significant increase in income rising to £1,168,678, representing an overall increase of £170,812 compared to £997,866 in 2020, a 17% increase. This was largely the result of several factors including the securing of available Covid -19 support funds for providers and securing unrestricted emergency resilience funds from Charities Aid Foundation. The increase in expenditure was largely the result of the associated operational costs that come with new projects. We made a small number of redundancies during the year and correcting staff pay legacies also contributed to increases, as did minimum wage increases, resulting in expenditure costs rising from £934,572 in 2020 to £1,090,503 in 2021 equal to an increase of £17%

The Main Centre Division saw income increase from £200,263 in 2020 to £283,177 in 2021, equal to a 41% increase.

The Health and Wellbeing Division (HWB) saw its income fall by £10,926 from £189,643 in 2020 to £178,717 in 2021, equal to a 6% decline. ACRC income increased from £607,960 in 2020 to £706,784 in 2021 an increase of £98,824, equal to a 16% improvement.

15. TRAINING

The charity has continued to invest in the professional development of its staff volunteers and board members by identifying appropriate training opportunities to enhance the quality of our service provision. Covid-19 meant that we had to shift training to online learning and credits were purchased with training providers to enable training to continue. The Charities Aid Foundation resilience program has also supported the board and senior management team develop their thinking around the activities and processes needed to achieve the impact for the charity's prime purpose. Staff achieved between level 3 and level 8 in fundraising skills. Ongoing training in the core areas of Health and Safety, Emergency First Aid, Fire Marshall Training, NVQ Health and Social Care (level 2 and 3), Dementia training, manual handling, safeguarding and other mandatory courses were completed by various staff within the charity.

REPORT OF THE DIRECTORS/TRUSTEES

16. QUALITY DEVELOPMENT

Our day care and community services have managed to maintain our ISO9001 Quality Standard for day care and community services accredited by ISOQAR with the ongoing support of a CMF Quality Consultant. In June 2020 we successfully completed the full re-certification audit under the new 2015 standard. We also registered with the Fundraising Regulator to use their guidance resources to ensure that our approach to our first public donation campaign was conducted correctly.

17. ACHIEVEMENTS

1 Passing the audit of our ISO9001 Quality Management System to the new 2015 standard.

2 Securing funds from the National Lottery to carry out research into Covid-19 and black communities.

3 Delivering the short term community meals programme "Feed the Needy" with support from the CAF resilience program emergency.

4 Securing Town Team funds to secure the building with external shutters following a wave of break-ins during 2020.

5 Successfully negotiating and delivering new outreach services to enable continuation of support to vulnerable people.

6 Supporting Health and Social Care students to achieve their level 2 and 3 NVQ certificates.

7 Supporting staff digital training via funding from the Wesleyan Foundation

8 Delivering and providing meals to those in most need during the pandemic via the Charities Aid Foundation emergency resilience fund.

18. COVID 19 PANDEMIC

In March 2020 we were all affected by the Covid -19 pandemic. On a practical level it meant that we had to close the building and put in measures to ensure that some of our core activities could continue in one form or another. Measures taken included: investing in mobile printers, headsets, webcams and making use of zoom and Microsoft teams to hold meetings virtually; and staff had to work from home for a period. We were unable to operate the day service and the Sapphire hospital-based service, so we had to revamp them to create outreach and befriending services supporting those who had been socially isolated and were at risk of deterioration. Demand for home care initially fell as a result and in the first few months' delivery was down by 200 hours a week. We applied to the various government help schemes and local authority grants to lessen the impact and continue to work towards rebuilding the charity. Covid-19 created an opportunity for us to have direct input into several research topics including looking at the impact of Covid-19 on black carers. We were also able to research the impact of Covid -19 more extensively thanks to a National Lottery Community Fund grant to get individuals' views and experiences.

REPORT OF THE DIRECTORS/TRUSTEES

19. DEVELOPMENT PLANS AND CHALLENGES

The biggest challenge will be to adapt the services and provisions of the charity to successfully operate under Covid-19 conditions. In an era of uncertainty, we know that government policies can change plans and operations quickly. The charity will continually assess the working environment and seek to benefit from its expertise in health and social care, making the most of its cultural understanding and research skills to enhance the experiences of local black African diaspora communities.

Over the next 3-5 years we will concentrate on three main areas identified in a futurology study.

1. Work to improve the building or get the use of a better building. We have now been invited to apply for an asset transfer to secure our tenure of the main site at Thomas Street.

2. More work with children, families and young people including educational support and youth work.

3. Increase our charity's digital presence by making better use of social media and our website to attract younger users.

Over the next 3-5 years we will be focused on these areas in addition to continuing our existing health and social care support services.

20. RESERVES POLICY

The reserves policy is designed to enable the charity to build up enough reserves to set aside for purchases, developments and maintain staff pay. The reserve policy identifies 3 months running costs as a reasonable level of reserves to aim. This year returned a financial surplus which helps us move closer to the target. The Centre remains solvent and a going concern at the time of the report. Sandwell MBC have invited the charity to make a business case to have the Thomas Street site as an asset transfer.

Annual Report and Financial Statements of

West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2021

REPORT OF THE DIRECTORS/TRUSTEES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of the West Bromwich African Caribbean Resource Centre for the purposes of company law) are responsible for preparing the Trustees' 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 trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles within the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on an the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The trustees are responsible for keeping adequate 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

In approving the Report of the Directors/ Trustees, we also approve the Directors' report included therein, in our capacity as company directors.

AUDITOR

Harrison Beale & Owen (HB&O) Limited were appointed auditors during the year 2020/21 at a properly constituted meeting of the Board as set out in the Articles of the Charity.

The Report of the Directors/Trustees has been prepared in accordance with the special provisions of the Companies Act, relating to small entities.

Approved by the Directors and signed on their behalf by:

Director (signature) ..... (NAME) Hyacinth Jarrett

Dated: 28 January 2022

Annual Report and Financial Statements of

West Bromwich African Caribbean Resource Centre

For the year ended 31 March 2021

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE FOR THE YEAR ENDED 31ST MARCH 2021

Opinion

We have audited the financial statements of West Bromwich African Caribbean Resource Centre (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Notwithstanding the above, the Covid-19 viral pandemic is one of the most significant economic events there has been in the UK for many years, with unprecedented levels of uncertainty in predicting outcomes. It is therefore difficult to evaluate all of the potential implications on the charitable company's activities, beneficiaries, suppliers and the wider economy. The trustees' views on the impact of Covid-19 are disclosed in note 1 of the notes to the financial statements.

Other information

The other information comprises the information included in the Report of the Directors/Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Report of the Directors/Trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE FOR THE YEAR ENDED 31ST MARCH 2021

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Report of the Directors/Trustees; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 9, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The audit process includes an assessment of the entity's risk environment, through enquiry of and discussion with management and those charged with governance, including an assessment of any key laws and regulations with which the charitable company must comply in the ordinary course of its operations.

Additionally, the overall risks of irregular transactions occurring are assessed following our observations and confirmation of the design and implementation of management's controls. Whilst we are mindful of these risks, our audit focus is geared towards the risk of material misstatement in the financial statements as a whole.

As such, our procedures cannot guarantee that all transactions have been fully compliant with all relevant laws and regulations, including those regulations relating to fraud, as our procedures are not designed to detect all instances of non-compliance. By definition, the risk of our detection of non-compliance is greater where compliance with a law or regulation is removed from the events and transactions reflected in the financial statements. The risk is also greater regarding irregularities due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor's-responsibilities-for. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE FOR THE YEAR ENDED 31ST MARCH 2021

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Harrison Beale & Owen Limited
Seven Stars House
1 Wheler Road
Coventry
West Midlands
CV3 4LB

Date: 28 January 2022

Harrison Beale & Owen Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES

(Including an Income and Expenditure Account)

For the year ended 31 March 2021

	Notes	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Income					
Charitable Activities	2				
Health and Well Being Division	2a	99,486	79,231	178,717	189,643
ACRC Home Care Division	2b	30,054	676,730	706,784	607,960
Main Centre Division	2c	69,789	213,388	283,177	200,263
TOTAL		199,329	969,349	1,168,678	997,866
Expenditure					
Charitable activities	3				
Health and Well Being Division	3a	99,486	42,358	141,844	163,404
ACRC Home Care Division	3b	30,054	667,579	697,633	595,705
Main Centre Division	3c	67,458	183,568	251,026	175,463
TOTAL		196,998	893,505	1,090,503	934,572
Net Income and movement of funds		2,331	75,844	78,175	63,294
Reconciliation of funds					
Total funds brought forward		-	85,416	85,416	22,122
Total funds carried forward		2,331	161,260	163,591	85,416

The statement of financial activities includes all gains or losses for recognised during the year.

All income and expenditure derive from continuing activities.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

(Company Limited by guarantee reg. number 3916617)

BALANCE SHEET

as at 31 March 2021

	Notes	£ 2021	£ 2021	£ 2020 As restated	£ 2020 As restated
Fixed Assets					
Tangible Assets for use by the charity	9		1		1
Investments	10		4		4
			5		5
Current Assets					
Debtors	11	84,926		98,812	
Bank & Cash in hand	12	178,861		138,165	
		263,787		236,977	
Creditors: Amounts falling due in less than one year	13	(100,201)		(132,263)	
Net current assets		163,586		104,714	
Total assets less current liabilities			163,591		104,719
Provision for liabilities	19		-		(19,303)
Net assets			163,591		85,416
Funds					
Unrestricted Funds	15		161,260		85,416
Restricted Funds	16		2,331		-
Total funds carried forward			163,591		85,416

For the year ending 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies but as this company is a charity, it is subject to audit under the Charities Act 2011.

Directors responsibilities:
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Acts with respect to accounting records and the preparation of accounts.
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved and authorised for issue by the Board on 28 January 2022.

Signed on behalf of the board of trustees.

..... **Trustee**

NAME: Hyacinth Jarrett

The notes on pages 16 to 26 form part of these financial statements.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

STATEMENT OF CASHFLOWS

For the year ended 31 March 2021

	Note	2021 £	2020 £
Cash generated by operating activities	22	40,666	101,676
Cash flow from investing activities			
Interest received		30	6
Cash generated in investing activities		30	6
Increase in cash and cash equivalents		40,696	101,682
Cash and cash equivalents at 1 April		138,165	36,483
Cash and cash equivalents at 31 March		178,861	138,165

Analysis of changes in net funds

	At 1 April 2020 £	Cash Flows £	At 31 March 2021 £
Net cash			
Cash at bank and in hand	138,165	40,696	178,861
Bank overdrafts	-	-	-
	138,165	40,696	178,861

1. Accounting policies

General information and basis of preparation
West Bromwich African Caribbean Resource Centre is a private company limited by guarantee, incorporated in England and Wales. 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 company number and the address of the registered office is given in the front page and the charity information (page 1) respectively of these financial statements. The nature of the charity's operations and principal activities are detailed on page 2.

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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Group accounts and consolidation
The charity has taken advantage of the provisions under Charities SORP FRS102 to exclude its 100% owned trading subsidiary, Club Carib Limited from consolidation on the basis that its inclusion is not material for the purpose of giving a true and fair view.

Club Carib Limited's turnover for the year to 31 March 2021 was £nil (2020: £38,336) resulting in a loss of £3,859 (2020: £4,223).

Funds

Unrestricted funds	Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Restricted funds	Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such fund are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity, for example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure Recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that relate directly to an activity and those of an indirect nature necessary to support them.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1. Accounting Policies Contd.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs
Support costs which include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Tangible fixed assets for use by charity
Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Costs includes costs directly attributable to making the assets capable or operating as intended. These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value, over their expected useful lives

Office equipment and vehicles	25% straight line

Investments
Investments are recorded at cost less impairment.

Debtors and creditors
Debtors and Creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern and trustees have incorporated the possible impact of the COVID-19 pandemic into their assumptions underlying the preparation of the budget.

Employee benefits
When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service. The charity operates a defined contribution pension plan for the benefit of its employees. Contributions are expensed as they become payable.

Redundancy/termination payments are charged to the SoFA in the period to which they relate, once there is a legal obligation or constructive obligation to make payment.

Tax
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. As such, it does not have liability to corporation tax in the course of its normal charitable activities.

Provisions
Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

Financial instruments
Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at the present value.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the Report of the Directors/ Trustees.

Operating leases
The rentals payable on operating leases are charged on a straight line basis over the lease term.

Critical accounting estimates and judgements
To be able to prepare financial statements in accordance with FRS 102, the charity must make certain estimates and judgements that have an impact on the policies and the amount reported in the annual accounts. The estimates and judgements are based on historical experiences and other factors including expectations of future events that are believed to be reasonable at the time such estimates and judgements are made.

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Note 2. Income from Charitable Activities				
2a Health & Well Being Division				
Extend Class income	-	138	138	3,705
Sapphire service	-	79,018	79,018	52,746
Catering and Day Care Services				
Sales of meals and kitchen facilities	-	-	-	13,823
Other income	-	75	75	13,371
Day Care Contract	89,486	-	89,486	95,998
Special Carers Grants	10,000	-	10,000	10,000
	99,486	**79,231**	**178,717**	**189,643**
2b ACRC Home Care Division				
Sale of Home Care services Spot				
Purchases	-	108,522	108,522	138,638
Sale of Home Care services Contracts	-	-	-	8,451
Covid resilience grant	10,210	-	10,210	-
Infection control grant	19,844	-	19,844	-
Other related income	-	-	-	3,629
Childrens Services	-	52,950	52,950	50,090
Home Care Private Clients	-	515,258	515,258	407,152
	30,054	**676,730**	**706,784**	**607,960**
2c Main Centre Division				
Main Voluntary Sector Grant	-	113,118	113,118	111,998
Donations and other income	-	3,151	3,151	4,190
The National Lottery Community Fund	25,700	-	25,700	9,620
Other grants	7,398	11,256	18,654	-
CJRS grant	19,683	-	19,683	-
Communities in Sync	7,796	-	7,796	7,796
Wesleyan Foundation	9,212	-	9,212	-
CAF Resilience for Charity	-	63,816	63,816	53,029
Classes and Room Hire	-	95	95	13,630
Management support charges	-	21,952	21,952	-
	69,789	213,388	283,177	200,263

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
3 Direct charitable expenditure				
3a Health and Well Being Division				
Hospital Fund				
Salaries & NIC	36,360	-	36,360	32,105
Small Equipment	-	2,367	2,367	-
Other costs	-	876	876	311
Health Promotion				
Tutors & Mentoring costs	-	-	-	950
Event and activity costs	-	-	-	798
Other costs	-	56	56	93
Catering Services and Day Care				
Salaries & NIC	63,126	8,679	71,805	68,602
Food Purchases	-	27	27	13,106
Event costs	-	-	-	607
Transportation costs	-	570	570	10,093
Kitchen Maintenance and hire	-	82	82	976
Internal management charges	-	4,734	4,734	-
Other admin costs	-	3,967	3,967	6,763
Support costs and Financial management	-	21,000	21,000	29,000
	99,486	**42,358**	**141,844**	**163,404**

		Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
3b ACRC Home Care Division					
Salaries & NIC		28,879	563,255	592,134	510,773
Travel & Communication Allowances		-	8,857	8,857	15,111
Consumables		1,175	587	1,762	10,076
Software support		-	5,855	5,855	1,080
Provision for doubtful debts		-	5,402	5,402	3,147
Other Direct Costs		-	15,938	15,938	15,518
Internal management charges		-	12,685	12,685	-
Support costs and Financial management			55,000	55,000	40,000
		30,054	667,579	**697,633**	**595,705**
3c Main Centre Division					
Salaries & NIC		41,281	155,814	197,095	148,871
Pensions		-	2,600	2,600	1,484
Other Costs					
Premises expenses (including heat and light)		3,500	22,215	25,715	33,307
Advertising Printing & Stationery		-	6,762	6,762	7,658
Telephone & Postage & IT		716	7,172	7,888	7,100
Insurance		-	4,036	4,036	3,653
Equipment Hire and expensed equipment		-	1,123	1,123	2,036
Office expenses		160	3,299	3,459	1,629
Computer and software support Contracts		6,394	15,070	21,464	11,983
Miscellaneous costs		488	15,299	15,787	8,351
Partners and participants payments		13,439	-	13,439	-
Travel expenses		-	1,419	1,419	1,689
Governance costs	4a	-	15,949	15,949	9,791
Subscriptions		1,480	4,346	5,826	2,309
Special events & functions		-	4,464	4,464	4,602
		67,458	**259,568**	**327,026**	**244,463**
Less recharge to projects		-	(76,000)	(76,000)	(69,000)
		67,458	**183,568**	**251,026**	**175,463**
4a. Governance Costs					
Professional fees		-	6,095	6,095	4,189
Independent examiners' fee		-	-	-	4,000
Auditors' remuneration		-	9,000	9,000	-
Bank Charges		-	854	854	1,602
		-	15,949	15,949	9,791

	2021 £	2020 £
5. Net movement in funds for the year		
The net movement in funds for the year is stated after charging/(crediting):		
Operating lease expense	6,038	4,503
Independent examination and statutory accounts preparation	-	4,000
Auditor's remuneration	9,000	-
Local authority grants	(10,000)	-
CJRS grant	(19,683)	-
Covid resilience grant	(10,210)	-

6. Staff Costs

	2021 £	2020 £
Wages and Salaries	832,615	717,329
Social Security Costs	51,113	39,801
Pension payments	13,045	10,699
	896,773	767,829

Included in staff cost above were redundancy payments of £30,644 (2020: £nil).

The average weekly number of staff employed by the charity during the year was as follows:

	2021 No.	2020 No.
Administrative	15	13
Project Based	52	48
	67	61

No employee earned £60,000 or more per annum (2020 – none)

7. Taxation

The charity is exempt from corporation tax on its charitable activities.

No liability to UK corporation tax arose on ordinary activities in the Charity for the years ended 31 March 2021 and 31 March 2020.

8. Trustees' Remuneration and Expenses

No trustees received remuneration in the year ended 31 March 2021 (2020 - £nil).

No trustee was reimbursed travelling expenses in the year ended 31 March 2021 (2020 - £nil).

9. Tangible fixed assets for use by the Charity

	Office Equip & Vehicle	Total
	£	£
Cost as at 1 April 2020 and 31 March 2021	16,118	16,118
Depreciation as at 1 April 2020	16,117	16,117
Charge for the year	-	-
Depreciation as at 31 March 2021	16,117	16,117
Net Book Value as at 31 March 2021	1	1
Net Book Value as at 31 March 2020	1	1

10. Investments

The charity purchased the entire share capital of Club Carib Limited (Company number: 04305275), 4 ordinary shares at £1 each at par on 17 June 2019. Club Carib Limited's principal activity is the operation of bar, catering and function facilities of West Bromwich African Caribbean Resource Centre.

	2021	2020
	£	£
11. Debtors		
Trade debtors	64,872	75,702
Intercompany	18,774	21,589
Prepayments & Sundry Debtors	1,280	1,521
	84,926	98,812

	2021	2020
	£	£
12. Bank and Cash		
Bank Accounts	177,344	136,145
Petty Cash	1,517	2,020
	178,861	138,165

	2021	2020
	£	£
		As restated
13. Creditors: Amounts falling due in less than one year		
Trade Creditors	7,233	10,302
Accruals and grants in advance	53,796	91,644
PAYE	15,438	9,602
Other creditors	23,734	20,715
	100,201	132,263

14. Analysis of net assets between funds

	Fixed Assets 2021 £	Other Net Assets 2021 £	Total 2021 £
Unrestricted Funds			
General Funds	5	161,255	161,260
	5	161,255	161,260
Restricted funds	-	2,331	2,331
	5	163,586	163,591

15. Unrestricted funds

	Balance at 1 April 2020 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2021 £
General funds:					
General fund	85,416	969,349	(893,505)	-	161,260
Total unrestricted funds	85,416	969,349	(893,505)	-	161,260

16. Restricted funds

	Balance at 1 April 2020 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2021 £
Day Care contract	-	89,486	(89,486)	-	-
Special Carers grant	-	10,000	(10,000)	-	-
Covid resilience grant	-	10,210	(10,210)	-	-
Infection control grant	-	19,844	(19,844)	-	-
The National Lottery Community Fund	-	25,700	(25,700)	-	-
CJRS grant	-	19,683	(19,683)	-	-
Communities in Sync	-	7,796	(7,796)	-	-
Wesleyan Foundation	-	9,212	(6,881)	-	2,331
Other grants	-	7,398	(7,398)	-	-
	-	199,329	(196,998)	-	2,331

Restricted funds (Contd.)

Day Care Contract

To enable the centre to provide a day opportunities service to support African Caribbean elders to promote health and wellbeing, reduce risk of isolation and delay the onset of dementia and physical health deterioration.

Special Carers grant

To provide a specialised information service for carers from black and minoritised communities.

Covid resilience grant

To support charities to help the most vulnerable group in the pandemic and provide help with running costs during the pandemic.

Infection control grant

To provide a range of measures to reduce the risk of Covid -19 infections.

The National Lottery Community Fund

To research the Impact of Covid -19 in various areas.

CJRS grant

Funds receivable and expensed in respect of staff placed "on furlough" during the lockdowns in the year, for which the charity was compensated by claims made under the government's Job retention scheme.

Communities in Sync

For acting as a provider support to bereaved carers in Birmingham as part of a consortium.

*** Wesleyan Foundation**

To provide access to internet and lap top computers for those at risk of unemployment related to the ending of furlough or at risk of falling behind at school.

* This has been partially carried over into the next financial year due to the lockdown hindering its full application.

Other grants
Other grants include amounts received towards premises related repair costs and in respect of other care related activities.

17. Finance and operating leases

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	6,038	6,038
Between one and five years	9,249	15,287
	15,287	21,325

18. Related Party Transactions

The company owns 100% of the shares of Club Carib Limited making it effectively a wholly owned subsidiary of West Bromwich African Caribbean Resource Centre. Group accounts were not prepared on the basis that it is not material for the purpose of giving a true and fair view. During the year an amount of £2,815 (2020: £nil) was written off in respect of amounts due from Club Carib Limited.

The amount owed by Club Carib Limited at the year end was £18,774 (2020: £21,589)

19. Provision for liabilities

Provision for liabilities of £nil (2020: £19,303) related to obligations for bonus awards that had been deferred until a time when sufficient working capital would become available for the payment. During the year £19,303 of provisions were utilised.

20. Pension and other post-retirement benefits

The charitable company make contributions to defined contribution personal pension plans for the employees whereby payments are made to an insurance company independent from the finances of the charitable company. Contributions are charged to the statement of financial activities as and when incurred. The charge for the year was £13,045 (2020: £10,699). At 31 March 2021 £2,369 (2020: £4,010) was due to the scheme.

21. Key management personnel remuneration

The charity considers its key management personnel to comprise the Trustees and Chief Executive Officer. The total employment benefits, including pension contributions, of key management personnel were £61,740 (2020: £39,347). Amounts disclosed for the current financial year represent amounts paid through the payroll, including historic bonus provisions already accounted for in previous accounting periods.

22. Reconciliation of net income to net cash flow from operating activities

	2021	2020
	£	£
Net movement for the year	78,175	63,294
Interest receivable	(30)	(6)
Decrease in debtors	13,886	2,716
(Decrease)/Increase in creditors and provisions	(51,365)	35,672
Net cash flow from operating activities	40,666	101,676

23. Prior year adjustment

On review of prior year accounts, we noted that the charity's investment of £4 in its subsidiary undertaking had been omitted in the balance sheet. Additionally, included in prior year trade creditors was an amount of £4,010 which related to a pension liability.

Accordingly, we have restated the comparative balance sheet to include investments in the charity's trading subsidiary of £4 and have reclassified the pension liability of £4,010 from trade to other creditors.

24. Prior Year Comparatives
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 March 2020

	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £
Income			
Charitable Activities			
Health and Wellbeing Division	105,998	83,645	189,643
ACRC Home Care Division	8,451	599,509	607,960
Main Centre Division	17,416	182,847	200,263
TOTAL	131,865	866,001	997,866
Expenditure			
Charitable Activities			
Health and Wellbeing Division	127,329	36,075	163,404
ACRC Home Care Division	8,451	587,254	595,705
Main Centre Division	17,416	158,047	175,463
TOTAL	153,196	781,376	934,572
Net Income and movement of funds	(21,331)	84,625	63,294
Reconciliation of funds			
Total funds brought forward	21,331	791	22,122
Total funds carried forward	-	85,416	85,416