

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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31 March 2021

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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 Wheeler 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 sub-group. 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 analyst 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.

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West Bromwich African Caribbean Resource Centre
For the year ended 31 March 2021

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.

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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.

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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 Wheeler 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
			<u>5</u>		<u>5</u>
Current Assets					
Debtors	11	84,926		98,812	
Bank & Cash in hand	12	178,861		138,165	
		<u>263,787</u>		<u>236,977</u>	
Creditors: Amounts falling due in less than one year	13	<u>(100,201)</u>		<u>(132,263)</u>	
Net current assets		163,586		104,714	
Total assets less current liabilities			163,591		104,719
Provision for liabilities	19		-		(19,303)
Net assets			<u>163,591</u>		<u>85,416</u>
Funds					
Unrestricted Funds	15		161,260		85,416
Restricted Funds	16		<u>2,331</u>		<u>-</u>
Total funds carried forward			<u>163,591</u>		<u>85,416</u>

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:

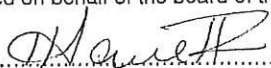
The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

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		30	6
Interest received			
Cash generated in investing activities		<u>30</u>	<u>6</u>
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		<u>178,861</u>	<u>138,165</u>

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	-	-	-
	<u>138,165</u>	<u>40,696</u>	<u>178,861</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 March 2021

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.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

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.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

	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
	<u>99,486</u>	<u>79,231</u>	<u>178,717</u>	<u>189,643</u>
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
	<u>30,054</u>	<u>676,730</u>	<u>706,784</u>	<u>607,960</u>
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	-
	<u>69,789</u>	<u>213,388</u>	<u>283,177</u>	<u>200,263</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

	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

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

	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
	<u>30,054</u>	<u>667,579</u>	<u>697,633</u>	<u>595,705</u>
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
	<u>67,458</u>	<u>259,568</u>	<u>327,026</u>	<u>244,463</u>
Less recharge to projects	-	(76,000)	(76,000)	(69,000)
	<u>67,458</u>	<u>183,568</u>	<u>251,026</u>	<u>175,463</u>
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
	<u>-</u>	<u>15,949</u>	<u>15,949</u>	<u>9,791</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

	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
	<u>896,773</u>	<u>767,829</u>

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
	<u>67</u>	<u>61</u>

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).

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

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
	<u>84,926</u>	<u>98,812</u>

	2021 £	2020 £
12. Bank and Cash		
Bank Accounts	177,344	136,145
Petty Cash	1,517	2,020
	<u>178,861</u>	<u>138,165</u>

	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
	<u>100,201</u>	<u>132,263</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

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

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

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.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

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	<u>9,249</u>	<u>15,287</u>
	<u>15,287</u>	<u>21,325</u>

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	<u>40,666</u>	<u>101,676</u>

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.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE FINANCIAL STATEMENTS Contd.
for the year ended 31 March 2021

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