

## **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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**31 March 2025**

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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 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 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)

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**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 brought 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 40<sup>th</sup> 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 28<sup>th</sup> 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.

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**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 an 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).

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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 sites. 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.

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ACRC Care has established itself as a trusted provider and continues to operate as a TIER provider for Sandwell ASC and Sandwell Children'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 Adologogie 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 community 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 40<sup>th</sup> 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 4<sup>th</sup> 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

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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 4<sup>th</sup> 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 %

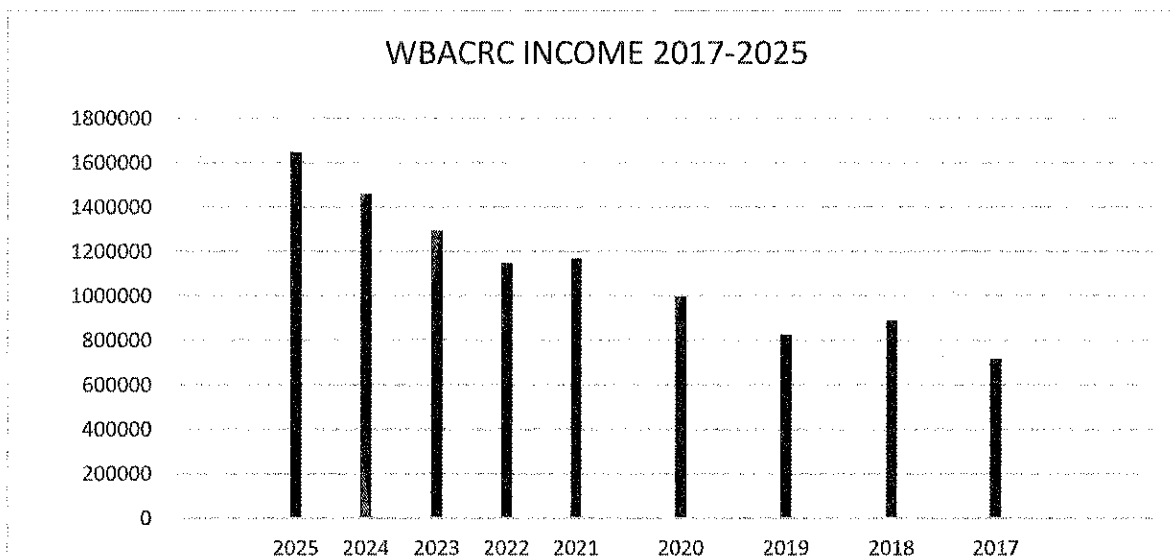
ACRC Care is the largest division and generated an income of £1,058,043 compared to £935,533 in the previous year, representing an increase of £122,510. However, expenditure for the division increased from £926,923 in 2024 to £1,064,755. An increase in expenditure of £137,832 equal to 14.8%

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 6<sup>th</sup> successive year.

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

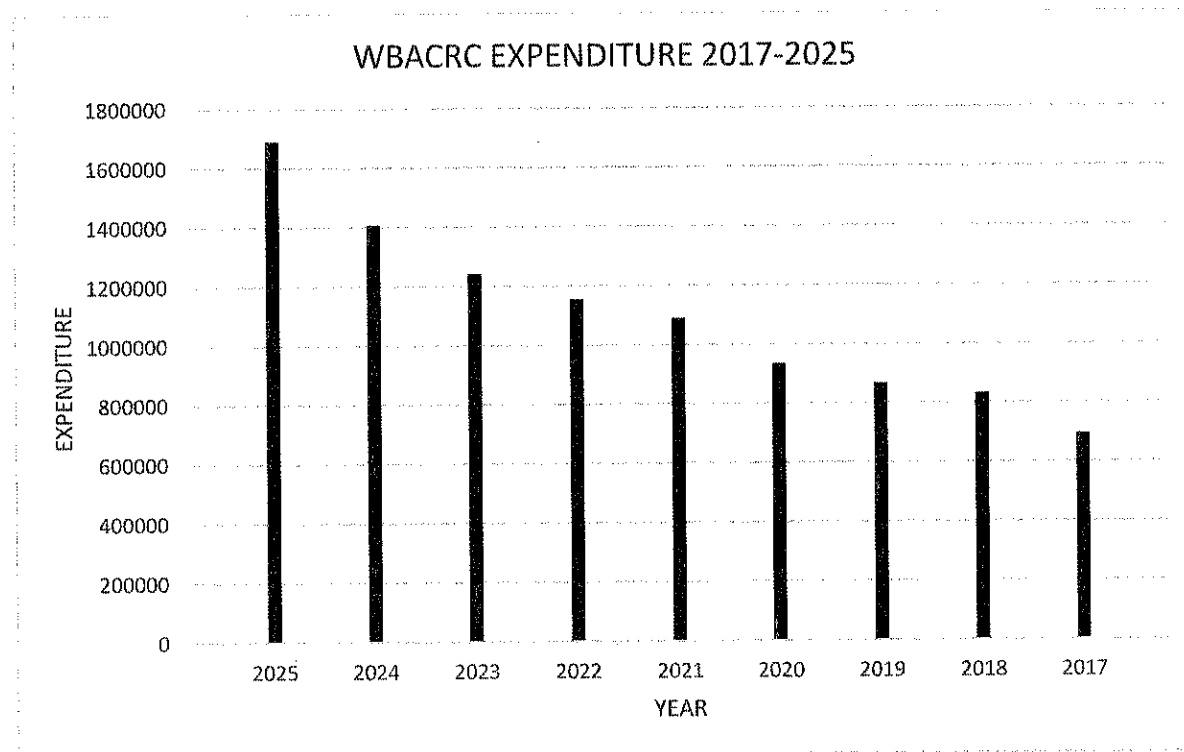
**Table 1**



## **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.

**For the year ended 31 March 2025**

## **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 40<sup>th</sup> anniversary of its formation (2025).

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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**

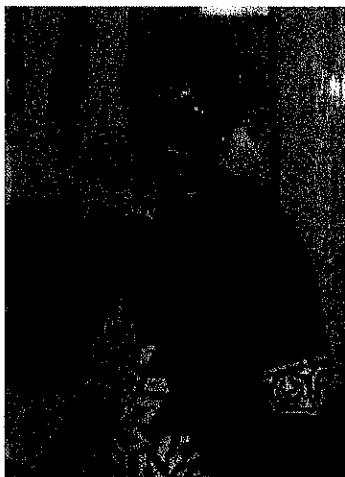
The directors acknowledge patience and commitment of Bishop Lincoln Davis who after several years operating as the Acting Chair has finally been formally approved as the chair. We would like to thank Sarah Peck Assistant Professor at Northumberland University who has worked with us to develop the display 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

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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.

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**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

**Annual Report and Financial Statements of  
West Bromwich African Caribbean Resource Centre  
For the year ended 31 March 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.

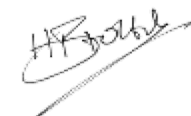
Additionally, the overall risks of irregular transactions occurring are assessed following our observations and confirmation of the design and implementation of management's controls. Whilst we are mindful of these risks, our audit focus is geared towards the risk of material misstatement in the financial 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 £
<b>Income</b>					
<b>Charitable Activities</b>	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
<b>TOTAL</b>		<b>173,008</b>	<b>1,475,743</b>	<b>1,648,751</b>	<b>1,463,058</b>
<b>Expenditure</b>					
<b>Charitable activities</b>	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
<b>TOTAL</b>		<b>224,937</b>	<b>1,466,204</b>	<b>1,691,141</b>	<b>1,410,944</b>
<b>Net Income and movement of funds</b>		<b>(51,929)</b>	<b>9,539</b>	<b>(42,390)</b>	<b>52,114</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		55,482	188,411	243,893	191,779
<b>Total funds carried forward</b>		<b>3,553</b>	<b>197,950</b>	<b>201,503</b>	<b>243,893</b>

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

		£	Group	£	Charity	£
	Notes	2025		2024	2025	2024
<b>Fixed Assets</b>						
Tangible assets for use by the charity	9	1,993	221	1,993	1	
Investments	10	-	-	4	4	
		<u>1,993</u>	<u>221</u>	<u>1,997</u>	<u>5</u>	
<b>Current Assets</b>						
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	
		<u>337,010</u>	<u>383,231</u>	<u>345,630</u>	<u>389,843</u>	
<b>Creditors: Amounts falling due in less than one year</b>	13	<u>(137,500)</u>	<u>(139,559)</u>	<u>(134,658)</u>	<u>(134,437)</u>	
<b>Net current assets</b>		199,510	243,672	210,972	255,406	
<b>Total assets less current liabilities</b>		<u>201,503</u>	<u>243,893</u>	<u>212,969</u>	<u>255,411</u>	
<b>Net assets</b>		<u>201,503</u>	<u>243,893</u>	<u>212,969</u>	<u>255,411</u>	
<b>Funds</b>						
Unrestricted Funds	15	197,950	188,411	209,416	199,929	
Restricted Funds	16	3,553	55,482	3,553	55,482	
<b>Total funds carried forward</b>		<u>201,503</u>	<u>243,893</u>	<u>212,969</u>	<u>255,411</u>	

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

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

**Analysis of changes in net funds**

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

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 March 2025**

**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.

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

**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 of 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.

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

	<b>Restricted Funds 2025 £</b>	<b>Unrestricted Funds 2025 £</b>	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
<b>Note 2. Income from Charitable Activities</b>				
<b>2a Health &amp; Well Being Division</b>				
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
<b>Catering and Day Care Services</b>				
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	-
	<b>142,032</b>	<b>72,849</b>	<b>214,881</b>	<b>247,817</b>
<b>2b ACRC Home Care Division</b>				
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
	-	<b>1,058,043</b>	<b>1,058,043</b>	<b>935,533</b>

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

	<b>Restricted Funds 2025 £</b>	<b>Unrestricted Funds 2025 £</b>	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
<b>2c Main Centre Division</b>				
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
	<u>30,976</u>	<u>344,851</u>	<u>375,827</u>	<u>279,708</u>

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

	<b>Restricted Funds 2025 £</b>	<b>Unrestricted Funds 2025 £</b>	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
<b>3 Direct charitable expenditure</b>				
<b>3a Health and Well Being Division</b>				
Salaries	62,429	-	62,429	54,765
Other costs	-	703	703	2,500
<b>Catering Services and Day Care</b>				
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
	<b>208,098</b>	<b>70,282</b>	<b>278,380</b>	<b>209,234</b>

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

	<b>Restricted Funds 2025 £</b>	<b>Unrestricted Funds 2025 £</b>	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
<b>3b ACRC Home Care Division</b>				
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
	-	<b>1,064,755</b>	<b>1,064,755</b>	<b>926,923</b>
<b>3c Main Centre Division</b>				
Salaries & NIC	14,839	133,551	148,390	137,656
Pensions	-	2,886	2,886	2,521
<b>Other Costs</b>				
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
	<b>16,839</b>	<b>421,167</b>	<b>438,006</b>	<b>364,787</b>
Less recharge to projects	-	(90,000)	(90,000)	(90,000)
	<b>16,839</b>	<b>331,167</b>	<b>348,006</b>	<b>274,787</b>
<b>4a. Governance Costs</b>				
Professional fees	-	16,245	16,245	16,621
Auditors' fee	-	12,500	12,500	10,000
Bank Charges	-	2,796	2,796	1,755
	-	<b>31,541</b>	<b>31,541</b>	<b>28,376</b>

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>5. Net movement in funds for the year</b>		
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**

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

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

	<b>2025</b>	<b>2024</b>
	<b>No.</b>	<b>No.</b>
Administrative	14	14
Project Based	55	54
	<u>69</u>	<u>68</u>

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

£60,000 - £70,000	<u>1</u>	<u>1</u>
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**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).

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

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

**Group**

	<b>Office Equip &amp; Vehicle £</b>	<b>Total £</b>
<b>Cost:</b>		
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**

	<b>Office Equip &amp; Vehicle £</b>	<b>Total £</b>
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**

	<b>Group</b>		<b>Charity</b>	
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
for the year ended 31 March 2025

**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 £
<b>Unrestricted Funds</b>			
<b>General Funds</b>	1,993	195,957	197,950
	1,993	195,957	197,950
<b>Restricted funds</b>	-	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 £
<b>General funds:</b>					
General fund	188,411	1,475,743	(1,466,204)	-	197,950
<b>Total unrestricted funds</b>	188,411	1,475,743	(1,466,204)	-	197,950

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

**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

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

**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.

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

**17. Finance and operating leases**

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

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

**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**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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	<u>11,016</u>	<u>(20,080)</u>
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**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).

**WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS Contd.**  
**for the year ended 31 March 2025**

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

	<b>Restricted Funds 2024 £</b>	<b>Unrestricted Funds 2024 £</b>	<b>Total Funds 2024 £</b>
<b>Income</b>			
<b>Charitable Activities</b>			
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
<b>TOTAL</b>	<b>169,563</b>	<b>1,293,495</b>	<b>1,463,058</b>
<b>Expenditure</b>			
<b>Charitable Activities</b>			
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
<b>TOTAL</b>	<b>153,468</b>	<b>1,257,476</b>	<b>1,410,944</b>
<b>Net Income and movement of funds</b>	<b>16,095</b>	<b>36,019</b>	<b>52,144</b>
<b>Reconciliation of funds</b>			
Total funds brought forward	39,387	152,392	191,779
<b>Total funds carried forward</b>	<b>55,482</b>	<b>188,411</b>	<b>243,893</b>