

DUDLEY CARIBBEAN AND FRIENDS ASSOCIATION

England & Wales · Charity number 519199

Details

Other names	AFRICAN CARIBBEAN BEFRIENDING PROJECT, IMPACT TRAINING
Status	Registered
Legal form	Other
Registered	1987-09-03
Register	View on the Charity Commission register

Contact

Address	DCFA Impact Training 15 Wolverhampton Street Dudley West Midlands DY1 1DB
Phone	01384868085
Email	info@impacttraining-dcfa.org.uk
Website	www.impacttraining-dcfa.org.uk

Activities

Objects: TO PROMOTE THE BENEFIT OF THE INHABITANTS OF THE METROPOLITAN BOROUGH OF DUDLEY (HEREINAFTER CALLED 'THE AREA OF BENEFIT') WITHOUT DISTINCTION OF SEX OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING THE LOCAL AUTHORITIES, VOLUNTARY ORGANISATIONS AND INHABITANTS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS. TO ESTABLISH OR TO SECURE THE ESTABLISHMENT OF A COMMUNITY CENTRE (HEREINAFTER CALLED 'THE CENTRE') AND TO MAINTAIN AND MANAGE, OR TO CO-OPERATE WITH ANY LOCAL STATUTORY AUTHORITY IN THE MAINTENANCE AND MANAGEMENT OF SUCH A CENTRE FOR ACTIVITIES PROMOTED BY THE ASSOCIATION AND ITS CONSTITUENT BODIES IN FURTHERANCE OF THE ABOVE OBJECTS.

Activities: The charity's principle activity was to manage the two projects run by the trustees, Impact Training and the African Caribbean Befriending Service to provide service directly to the elderly and to contribute to the socio-economic wellbeing of the community. The charity continue to work in partnership with Dudley MBC

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** METROPOLITAN BOROUGH OF DUDLEY
- Dudley
- Sandwell

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£152,012	£102,131	-	-
2024-03-31	£92,665	£75,319	-	-
2023-03-31	£32,672	£45,775	-	-
2022-03-31	£91,745	£75,507	-	-
2021-03-31	£60,408	£52,889	-	-

Trustees

Name	Role	Appointed
LEIGHTON BRUCE	Chair	2022-03-25
BEVERLEY CAMPBELL		2022-03-25
BEVERLEY CAMPBELL		2022-03-25
COLIN BENNETT		
Michael David Ricketts		2022-03-25

DUDLEY CARIBBEAN AND FRIENDS ASSOCIATION

England & Wales - Charity number 519199

Accounts

**Trustees' Report and
Unaudited Financial Statements
for the Year Ended 31 March 2025**

for

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ**

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

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for the Year Ended 31 March 2025**

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DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Reference and Administrative Details
for the Year Ended 31 March 2025**

TRUSTEES	L W Bruce - Chair Ms B Campbell C Bennett M D Ricketts
PRINCIPAL ADDRESS	DCFA Impact Training 15 Wolverhampton Street Dudley West Midlands DY1 1DB
REGISTERED CHARITY NUMBER	519199
INDEPENDENT EXAMINER	Dalton Pardoe Limited Chartered Accountants 794 High Street Kingswinford West Midlands DY6 8BQ
SOLICITORS	Silks Solicitors 48 - 52 Halesowen Road Netherton Dudley West Midlands DY2 9QB
BANKERS	National Westminster Plc P.O. Box 25 267 Castle Street Dudley West Midlands DY1 1YY

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Trustees' Report
for the Year Ended 31 March 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Objectives of the charity, principal activities and organisation of our work

Objectives of the Charity, principal Activities and organisation of our works

The charity is governed by a written constitution. The charity's objects are to impact on the educational and socio-economic needs of ethnic communities, in particular the African Caribbean community within the Metropolitan Borough of Dudley and other likeminded African Caribbean community association in the wider West Midlands. In order to do this the charity has established several projects to address the educational, training, employment and social welfare needs of this community. The policy of the charity is to seek additional finance and community support to continue existing schemes, together with expanding its community liaison role with key officials.

The charity's principal activity during the year was to manage the two projects run by the trustees, Impact Training and the African Caribbean Befriending Service to provide service directly to the elderly and to contribute to the socio-economic wellbeing of the community. The charity also works in partnership with a number of organisations including BLF-Award for All, WMCA/DMBC, Grimmitt Trust, Everson Trust and a number of charities and community organisations. The trustees delegate the day-to-day responsibility for managing the projects to the services manager and staff.

How our activities deliver public benefit.

The main activities and focus of the charity have been the delivery of employability training and development for unemployed individuals and social care provision for the community it serves without exceptions, which are undertaken in pursuance of its charitable purposes for the public.

Development, activities and achievement this year

We are pleased to report that, in spite of current funding pressures and the volatility of the economic and political landscape, the Charity continued to maintain a presence in the voluntary and community service sector - delivering some of its core activities, albeit in a substantially reduced capacity. Funding pressures have had a dramatic impact on the charity and its ability to deliver needed services. However, 2024/25 has seen a marked improvement from the previous year. Whilst the Organisation continues to face challenges in the form of sustainable funding it has nonetheless managed to secure funding from a number of sources that has improved its viability in the short to midterm. The Befriending Service Community Care project has no core funding, to facilitate a paid staff to co-ordinate the services being delivered; and therefore, is dependent on the support and good will of volunteers which limits its ability to deliver a holistic service. Whilst the prospects may appear somewhat daunting we are taking an optimistic view and see this as a great opportunity for the organisation to develop sustainable strategies for survival. We have been able to maintain an operational presence in the sector in which we serve due by and large to good fortune and a dogged approach to survival.

In an effort, to remain sustainable the Charity and staff embarked upon a concerted effort to fund raise and build relationship with other organisations. The main focus of our fund-raising efforts majored on phase two of the UK Shared Prosperity Fund, the Big Lottery Community Fund phase 2 - a collaborative effort with 13 partner organisations. The specific aim of which was in helping unemployed individuals with significant barriers to employment and to assist them to progress closer to employment or education. This 2-year programme was completed during the period of this reporting period. The charity secured additional funding from the UK Shared Prosperity Fund - People and Skills and Multiply Programmes managed by Dudley MBC The charity was also able to secure small pots of funding from DMBC heritage and connecting older people's funds, a anonymous funder, Everson Trust, Grimmitt Trust and Big Lottery Award for All Fund.

Impact Training Activities:

The main focus of activity for Impact Training has been the delivery of Black Country Futures Women & Lone Parent programme -phase two - year 2; secured through the BCF Strategic Partnership, funded by BLCF and managed by Steps To Work; along with the UK Shared Prosperity Fund - Multiply programme - year 3; the People and Skills Programme incorporating ESOL, English and Maths.

A. Women and Lone Parents Programme:

Report Summary

During the period April 2023 - March 2024 the Time2Soar programme was funded by a 2-year National Lottery Community grant secured through the Black Country Futures Partnership and a 6-month funding from Heart of England. The project aims to help women overcome barriers to employment by providing a comprehensive blend of services, including workshops, 1-2-1 personalized support, Practical advice on employment rights, Confidence building, Employability skills, and more.

The key objectives/Achievements of the program

During this period, Time2Soar supported:

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2025

- 38 women enrolled working to overcome barriers to employment
- 2 women secured employment
- 10 women accessing education or training opportunities

Challenges

This year, the programme faced significant challenges after moving to smaller premises, which limited our capacity to host group workshops and reduced access to PC facilities. These constraints required us to reimagine our service delivery, shifting the focus towards 1-2-1 personalized support which reduced the number of spaces available for participants. Despite these challenges, we remained committed to providing meaningful assistance to all participants.

Impact Story - Anonymous

"I'm a single mom of four and hadn't worked for nearly 15 years since having my children. I was unsure where to begin. With Fiona's support, I realised that it wasn't just about finding any job but about finding the right job for me to get a better future for me and my family. I've since begun brushing up on my IT skills with online courses and have scheduled a Maths and English assessment with the Dudley Adult & Community Learning hub. I'm hopeful that this will lead to better-paid work and set a positive example for my girls as a working mom."

Future Plans

Future Plans

Time2Soar remains dedicated to empowering women and lone parents to take their next steps towards a brighter future. Looking ahead, we aim to reintroduce group workshops, delivered virtually due to space limitations at our current premises. With additional funding, we plan to host these sessions in external venues, such as local libraries. To ensure effective participation, the programme will offer training to help participants develop the necessary skills for online engagement.

B. UK/Shared Prosperity Fund - Multiply Programme - Year 3

The Multiply Project is part of the UK Shared Prosperity Fund (UK SPF) and is managed by Dudley Metropolitan Borough Council (MBC). The project aims to improve numeracy skills among adults, specifically those who are employed and do not have a GCSE in maths at grade C or equivalent.

The key objectives of the program are to Increase Numeracy Skills, Support Employment and Education and Improve Labour Market Outcomes. This was to be achieved by focusing on financial resilience with a target group of working adults aged 19 and over, living within the West Midlands Combined Authorities (WMCA) area, primarily in Dudley.

Four suppliers were engaged to deliver the program across Dudley borough and included up to 20 hours of intervention per participant, with a minimum of two hours. Delivery methods varied, including group sessions, one-on-one, and online formats, depending on the participants' needs.

The project started on the 4th April 2024, ending on 31st March 2025. Our initial target was to work with 48 people over the period, encouraging them to participate in programmes to build their confidence with numbers. Through the dedication and hard work of the team, we can report that during period of the contract, we enrolled 54 participants, exceeding our target by 12.

Key achievements included:

- 54 participants improved their numeracy skills and gained more financial confidence
- 6 Participants achieving Maths Qualifications
- 9 Increased labour market outcomes
- 15 Achieving qualifications/courses

Participants reported increased confidence with numbers, enhanced skills and employment prospects and improved financial resilience. Feedback highlighted that the programme was both enjoyable and practical:

One Multiply participant remarked: "I want to get a different and a better paying job. Multiply has given me tips on how to do this. Multiply can give you a lot of good tips on how to improve your financial resilience and how to improve yourself."

C. The UK Shared Prosperity Fund - People and Skills Programme

People and Skills were part of the UK Shared Prosperity Fund (UK SPF) and was managed by Dudley Metropolitan Borough Council (DMBC). The project aimed to support economically inactive individuals to improve employability, basic skills, and social inclusion through tailored training, job support and confidence-building, participants gained skills, employment opportunities and greater independence.

The objective of People and Skills was to support economically inactive residents to improve employability, life skills and social inclusion. The project also helped participants address personal barriers and to secure and sustain employment through person-centred, one-to-one support.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2025

In addition to this, DCFA also tendered for and delivered English, Maths and ESOL provision for People and Skills participants. English and Maths were delivered flexibly on a one-to-one basis, while ESOL was adapted to small group sessions that proved highly effective. Learners showed clear improvements in confidence and ability, with some moving from reliance on translation tools to holding independent conversations. The group format also reduced isolation, fostered friendships, and created a supportive learning environment. Participants described the sessions as enjoyable and expressed a strong desire to continue, and demand remained evident with further enquiries even after the project concluded.

Impact Training met the target of 53 participants over the life of project (July 24-March 25), who were engaged via marketing, word-of-mouth and partnership with the DWP. Despite barriers faced by the economically inactive, the programme managed to achieve the following outcomes:

- 7 participants gained employment, with
- 37 supported to engage in job searching, and a further
- 44 engaging in life skills.

Additional outputs included:

- 70% of participants reported increased employability and reduced structural barriers to their employment.
- 65% reported that they were familiarised with employer expectations
- 25% gained a basic skill (English, Maths, ESOL, IT)
- 80% increased their confidence due to support.

Impact Stories:

TP joined People and Skills through Dudley Job Centre, having been economically inactive as a carer for her daughter, but eager to return to work due to financial pressures. With tailored support, she quickly gained a new CV, job search guidance, and interview practice. Within three weeks, TP secured a new job her desired.

TP said: "I love my new job! My self-confidence has grown. I couldn't have done it without Impact Training"

MN joined People and Skills and enrolled in ESOL classes. Initially, MN lacked confidence in her language skills, but over the course of the project, she began speaking more, engaging with peers, and seeking help independently. Her tutor noted how well she connected with others and how much progress she made in confidence and communication. MN was also supported with job searching, CV and digital skills. She is now hoping to move into cleaning work and is proud of how far she has come.

Befriending Service Activities

The Befriending Services, based at Henry Court, a housing project managed by Nehemiah UCHA, has continued to deliver essential social care services to older adults, with a particular focus on African Caribbean elders. The service has witnessed an increase in self-referrals from the wider community, reflecting the growing number of older people seeking support.

This year, this weekly service has once again demonstrated the power of community, compassion, and continuity. Between April 2024 and March 2025, our team of dedicated volunteers worked tirelessly to provide friendship, hot meals, and emotional support to some of Dudley's most vulnerable older residents.

Despite ongoing financial pressures, we have continued to deliver a consistent, person-centred service that prioritises wellbeing and dignity. Over the period of this report, we achieved the following outcomes:

- Delivered 1,440 hot meals, both through on-site lunches, collections and some home deliveries to the house bound.
- Supported dozens of older residents with weekly telephone contact, reducing isolation and promoting social connection.
- Worked with 10 committed volunteers, trained in safeguarding, first aid, and food hygiene.
- Strengthened partnerships with the Black Country Food Bank, Neighbourly, and other local organisations including the local business community.
- Organised creative and cultural activities, including a photography collaboration with Dudley College, visits to the Black Country Living Museum for Windrush Day, and an outing to the Dudley Canal Trust.

Our Christmas Lunch in December brought together 55 participants for a shared celebration filled with warmth, laughter, and community spirit. These moments capture the essence of what we do, connecting people, creating joy, and building resilience through friendship.

While we celebrated successes, we also faced challenges. The conclusion of our meals-on-wheels driver funding highlights the urgent need to secure sustainable support for service continuity. Nevertheless, our volunteers and partners have shown remarkable commitment and adaptability throughout the year.

**Trustees' Report
for the Year Ended 31 March 2025**

Looking ahead, our priorities include:

- Securing new funding to sustain and expand the service.
- Broadening volunteer recruitment and training.
- Increasing social activities to further tackle loneliness.
- Deepening collaboration with local food and health partners to improve wellbeing outcomes.

Together, we remain steadfast in our mission to bring comfort, companionship, and connection to every person we serve.

FINANCIAL REVIEW

Financial review

As before, against the backdrop of limited funding opportunities, and local and national government priorities it has been quite challenging to develop the Befriending Service project beyond its present capabilities. The charity continues to review present services with a view to diversification and moving into other related disciplines within the scope of its charitable purposes, to ensure it remains relevant and viable

The principal funding source for Impact Training has been income from sub-contracting to larger supply chain providers. However, in recent times funding incomes have medium size contracts with DMBC won through a competitive tendering process along-side other small pockets of grants from sources previously mentioned, these grants have been awarded for specific pieces of work and do not contribute in any meaningful way to the charities overhead costs. Through the combined effort and hard work of the staff team and management, we managed to maintain a modest surplus to provide some continuity during the next financial year.

The charity's present accommodation is a much smaller unit and offers limited scope for expansion in terms of services and staffing. However, in view of the current funding dilemma the Trustees have had no alternative but to downsize in order to reduce operating costs and to sustain a presence in the sector. The accommodation is currently let on a 12 monthly renewable lease basis and currently houses the staff of both Impact Training project and Befriending Service.

The Statement of Financial Activities shows total incoming resources for the year of £152,012 (2024: £92,665) and total resources expended in the sum of £102,131 (2024: £75,319) resulting in a net income of 49,881 (2024: £17,346).

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the organisation. The Association need reserves to bridge the gap between spending and income and to cover any unplanned emergency expenditure. The trustees have established a policy whereby the unrestricted funds, not designated for the next 12 months or invested in fixed assets, should be maintained at a level that will fund the management and administration activities for at least the next 12 months.

Risk management

The trustees monitor the major strategic, business and operational risks, which the charity faces to ensure that systems are adequate to mitigate these risks. The main threat to the charity is obtaining sustainable funds for the respective projects. Fund raising is an ongoing activity and is taking an ever increasing amount of senior management resources. However, the trustees are confident that the charity's good track record of service delivery and prudent financial management has placed the organisation in a good position to overcome the threats.

Investments

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The trustees have considered a low risk strategy such as short term money market placements.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2025

FUTURE PLANS

The charity plans to continue its activities outlined above subject to adequate funding being secured. The trustees are constantly aware of the importance of the charity being able to advocate and facilitate additional funding by taking up government and non-governmental opportunities and support, both locally and nationally. The future is not as optimistic as it might have been and in view of the funding uncertainties detailed in the report, the trustees have identified a number of strategies to mitigate this uncertainty:

1. To seek opportunities to tender for government and local authority contracts in the welfare to work training sector via Impact Training.
2. To develop our partnership arrangement with major organisations within the supply chain sector to improve our opportunity to deliver training and support services to the unemployed and others
3. To identify potential funders that will support new project initiatives targeted at vulnerable and isolated individual within the BAME community including Big Lottery.
4. To develop services that will generate sustainable income.
5. To identify and implement cost savings as an ongoing exercise.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Trustees

The trustees are governed by the constitution of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Approved by order of the board of trustees on 22 January 2026 and signed on its behalf by:

L W Bruce - Chair - Trustee



**Independent Examiner's Report to the Trustees of
DUDLEY CARIBBEAN & FRIENDS ASSOCIATION**

Independent examiner's report to the trustees of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

I report to the charity trustees on my examination of the accounts of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

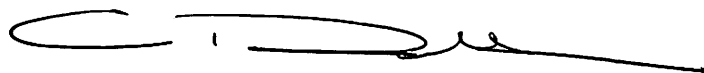
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Colin Dalton FCA

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

22 January 2026

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Statement of Financial Activities
for the Year Ended 31 March 2025**

	Notes	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	151,189	151,189	92,250
Investment income	3	378	445	823	415
Total		<u>378</u>	<u>151,634</u>	<u>152,012</u>	<u>92,665</u>
EXPENDITURE ON					
Charitable activities Expenditure		-	102,131	102,131	73,741
Other		-	-	-	1,578
Total		<u>-</u>	<u>102,131</u>	<u>102,131</u>	<u>75,319</u>
NET INCOME		378	49,503	49,881	17,346
RECONCILIATION OF FUNDS					
Total funds brought forward		15,110	29,226	44,336	26,990
TOTAL FUNDS CARRIED FORWARD		<u><u>15,488</u></u>	<u><u>78,729</u></u>	<u><u>94,217</u></u>	<u><u>44,336</u></u>

The notes form part of these financial statements

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Balance Sheet
31 March 2025**

	Notes	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	6	1,038	-	1,038	1,385
CURRENT ASSETS					
Debtors	7	11,486	-	11,486	13,965
Cash at bank and in hand		14,246	78,729	92,975	46,981
		<u>25,732</u>	<u>78,729</u>	<u>104,461</u>	<u>60,946</u>
CREDITORS					
Amounts falling due within one year	8	(11,282)	-	(11,282)	(17,995)
		<u>14,450</u>	<u>78,729</u>	<u>93,179</u>	<u>42,951</u>
NET CURRENT ASSETS					
		<u>15,488</u>	<u>78,729</u>	<u>94,217</u>	<u>44,336</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>15,488</u>	<u>78,729</u>	<u>94,217</u>	<u>44,336</u>
NET ASSETS					
		<u>15,488</u>	<u>78,729</u>	<u>94,217</u>	<u>44,336</u>
FUNDS					
	9				
Unrestricted funds				15,488	15,110
Restricted funds				78,729	29,226
				<u>94,217</u>	<u>44,336</u>
TOTAL FUNDS					

The financial statements were approved by the Board of Trustees and authorised for issue on 22 January 2026 and were signed on its behalf by:



L W Bruce - Chair - Trustee

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% on cost
Motor vehicles	- 25% on cost
Computer equipment	- 20% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Donations	-	2,388	2,388	-
Grants	-	148,801	148,801	92,250
	-	151,189	151,189	92,250

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.25	31.3.24
	£	£
Black Country Futures	16,786	16,786
Heart of England - Community Matters	-	3,914
Health Inequalities	-	7,349
Good Things Foundation	-	3,775
DMBC - Community	-	2,526
DMBC - Multiply	48,330	44,084
Anonymous Charity	17,000	12,780
Befriending Service	-	1,036
DMBC - Heritage project	4,900	-
DMBC - People and Skills	49,019	-
National Lottery - Awards for all	9,803	-
DMBC - Connecting older people	803	-
Eveson Trust	960	-
Grimmitt Trust	1,200	-
	<hr/> 148,801 <hr/>	<hr/> 92,250 <hr/>

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.3.25 Total funds	31.3.24 Total funds
	£	£	£	£
Deposit account interest	<u>378</u>	<u>445</u>	<u>823</u>	<u>415</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	92,250	92,250
Investment income	<u>270</u>	<u>145</u>	<u>415</u>
Total	<u>270</u>	<u>92,395</u>	<u>92,665</u>
EXPENDITURE ON			
Charitable activities			
Expenditure	396	73,345	73,741
Other	<u>1,578</u>	-	<u>1,578</u>
Total	<u>1,974</u>	<u>73,345</u>	<u>75,319</u>
NET INCOME/(EXPENDITURE)	(1,704)	19,050	17,346

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	16,814	10,176	26,990
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>15,110</u>	<u>29,226</u>	<u>44,336</u>

6. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2024 and 31 March 2025	<u>1,996</u>	<u>25,700</u>	<u>8,991</u>	<u>36,687</u>
DEPRECIATION				
At 1 April 2024	1,762	25,700	7,840	35,302
Charge for year	59	-	288	347
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2025	<u>1,821</u>	<u>25,700</u>	<u>8,128</u>	<u>35,649</u>
NET BOOK VALUE				
At 31 March 2025	<u>175</u>	<u>-</u>	<u>863</u>	<u>1,038</u>
At 31 March 2024	<u>234</u>	<u>-</u>	<u>1,151</u>	<u>1,385</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade debtors	7,354	11,683
Prepayments and accrued income	4,132	2,282
	<hr/>	<hr/>
	<u>11,486</u>	<u>13,965</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	4,570	1,371
Social security and other taxes	579	882
Other creditors	150	150
Accrued expenses	2,723	1,566
Deferred government grants	3,260	14,026
	<hr/>	<hr/>
	<u>11,282</u>	<u>17,995</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

9. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	15,110	378	15,488
Restricted funds			
Impact Training	28,139	44,988	73,127
Befriending	1,087	4,515	5,602
	<u>29,226</u>	<u>49,503</u>	<u>78,729</u>
TOTAL FUNDS	<u><u>44,336</u></u>	<u><u>49,881</u></u>	<u><u>94,217</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	378	-	378
Restricted funds			
Impact Training	132,683	(87,695)	44,988
Befriending	18,951	(14,436)	4,515
	<u>151,634</u>	<u>(102,131)</u>	<u>49,503</u>
TOTAL FUNDS	<u><u>152,012</u></u>	<u><u>(102,131)</u></u>	<u><u>49,881</u></u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	16,814	(1,704)	15,110
Restricted funds			
Impact Training	10,176	17,963	28,139
Befriending	-	1,087	1,087
	<u>10,176</u>	<u>19,050</u>	<u>29,226</u>
TOTAL FUNDS	<u><u>26,990</u></u>	<u><u>17,346</u></u>	<u><u>44,336</u></u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	270	(1,974)	(1,704)
Restricted funds			
Impact Training	82,259	(64,296)	17,963
Befriending	10,136	(9,049)	1,087
	<u>92,395</u>	<u>(73,345)</u>	<u>19,050</u>
TOTAL FUNDS	<u>92,665</u>	<u>(75,319)</u>	<u>17,346</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	-	2,388	2,388	-
Grants	-	148,801	148,801	92,250
	-	151,189	151,189	92,250
Investment income				
Deposit account interest	378	445	823	415
Total incoming resources	378	151,634	152,012	92,665
EXPENDITURE				
Charitable activities				
Trainee/ Client costs	-	5,594	5,594	-
Staff costs	-	67,819	67,819	52,118
Insurance	-	1,203	1,203	1,220
Printing and stationery	-	823	823	590
Telephone and postage	-	894	894	672
Advertising & promotions	-	1,507	1,507	64
Repairs and maintenance	-	-	-	400
Rent and services	-	6,697	6,697	6,000
Catering and day care	-	10,273	10,273	8,765
Heating and lighting	-	1,631	1,631	2,088
Sundry expenses	-	-	-	571
Bank charges and interest	-	274	274	226
Volunteers expenses	-	149	149	77
Subscriptions	-	384	384	359
Professional & consultancy	-	2,400	2,400	-
Depreciation	-	416	416	579
	-	100,064	100,064	73,729
Support costs				
Governance costs				
Independent examiner	-	1,751	1,751	840
Sundries	-	316	316	750
	-	2,067	2,067	1,590
Total resources expended	-	102,131	102,131	75,319
Net income	378	49,503	49,881	17,346

This page does not form part of the statutory financial statements

DUDLEY CARIBBEAN AND FRIENDS ASSOCIATION

England & Wales - Charity number 519199

Accounts

**Trustees' Report and
Unaudited Financial Statements
for the Year Ended 31 March 2024
for
DUDLEY CARIBBEAN & FRIENDS ASSOCIATION**

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Contents of the Financial Statements
for the Year Ended 31 March 2024**

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DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Reference and Administrative Details
for the Year Ended 31 March 2024**

TRUSTEES

L W Bruce - Chair
Ms B Campbell
C Bennett
M D Ricketts

PRINCIPAL ADDRESS

DCFA Impact Training
15 Wolverhampton Street
Dudley
West Midlands
DY1 1DB

REGISTERED CHARITY NUMBER519199

INDEPENDENT EXAMINER

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

SOLICITORS

Silks Solicitors
48 - 52 Halesowen Road
Netherton
Dudley
West Midlands
DY2 9QB

BANKERS

National Westminster Plc
P.O. Box 25
267 Castle Street
Dudley
West Midlands
DY1 1YY

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Trustees' Report
for the Year Ended 31 March 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2024

OBJECTIVES AND ACTIVITIES

Objectives of the charity, principal activities and organisation of our work

Objectives of the Charity, principal Activities and organisation of our works

The charity is governed by a written constitution. The charity's objects are to impact on the educational and socio-economic needs of ethnic communities, in particular the African Caribbean community within the Metropolitan Borough of Dudley and other likeminded African Caribbean community association in the wider West Midlands. In order to do this the charity has established several projects to address the educational, training, employment and social welfare needs of this community. The policy of the charity is to seek additional finance and community support to continue existing schemes, together with expanding its community liaison role with key officials.

The charity's principal activity during the year was to manage the two projects run by the trustees, Impact Training and the African Caribbean Befriending Service to provide service directly to the elderly and to contribute to the socio-economic wellbeing of the community. The charity also works in partnership with a number of organisations including Heart of England Foundation, Steps to Work, WMCA/DMBC, DCVS/DIHC NHS Trust and a number of charities and community organisations. The trustees delegate the day-to-day responsibility for managing the projects to the manager and staff.

How our activities deliver public benefit.

The main activities and focus of the charity has been the delivery of employability training and development for unemployed individuals and social care provision for the community it serves without exceptions, which are undertaken in pursuance of its charitable purposes for the public.

Development, activities and achievement this year

We are pleased to report that, in spite of current funding pressures and the volatility of the economic and political landscape, the Charity continued to maintain a presence in the voluntary and community service sector - delivering some of its core activities, albeit in a substantially reduced capacity. Funding pressures have had a dramatic impact on the charity and its ability to deliver needed services. 2023/24 has been a particularly challenging year. The Organisation continues to face challenges in the form of sustainable funding. The Befriending Service Community Care project has no core funding, thus limiting its ability to deliver a holistic service. Whilst the prospects may appear somewhat daunting we are taking an optimistic view and see this as a great opportunity for the organisation to develop sustainable strategies' for survival. We have been able to maintain an operational presence in the sector in which we serve due by and large to good fortune and a dogged approach to survival.

In an effort, to remain sustainable the Charity and staff embarked upon a concerted effort to fund raise and build relationship with other organisations. The main focus of our fund-raising efforts majored on phase two of the UK Shared Prosperity Fund, the Big lottery Community Fund phase 2 - a collaborative effort with 13 partner organisations. The specific aim of the partnership was in helping unemployed individuals with significant barriers to employment and to assist them to progress closer to employment or education. This is a 2-year programme scheduled for completion March 2025. The charity secured additional funding from Dudley Integrated Health Care NHS Trust (via DCVS) to deliver a Health inequalities programme aimed specifically at the BAME Communities. The charity was also able to secure small pots of funding from DMBC Community Grant, Heart of England Community Foundation, and Good Things Foundation to provide additional service alongside and in collaboration with other programmes

Impact Training Activities:

The main focus of activity for Impact Training has been the delivery of Black Country Futures Women & Lone Parent programme -phase two (Time2Sour); secured through the BCF Strategic Partnership, funded by BLCF and managed by Steps To Work; along with the UK Shared Prosperity Fund - Multiply programme

A. Women and Lone Parents Programme:

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2024

Report Summary

During the period April 2023 - March 2024 the Time2Soar programme was funded by a 2-year National Lottery Community grant secured through the Black Country Futures Partnership and a 6-month funding from Heart of England. The project aims to help women overcome barriers to employment by providing a comprehensive blend of services, including workshops, 1-2-1 personalized support, Practical advice on employment rights, Confidence building, Employability skills, and more.

The key objectives/Achievements of the program

During this period, Time2Soar supported:

- 38 women enrolled working to overcome barriers to employment
- 2 women secured employment
- 10 women accessing education or training opportunities

Challenges

This year, the programme faced significant challenges after moving to smaller premises, which limited our capacity to host group workshops and reduced access to PC facilities. These constraints required us to reimagine our service delivery, shifting the focus towards 1-2-1 personalized support which reduced the number of spaces available for participants. Despite these challenges, we remained committed to providing meaningful assistance to all participants.

Impact Story - Anonymous

"I'm a single mom of four and hadn't worked for nearly 15 years since having my children. I was unsure where to begin. With Fiona's support, I realised that it wasn't just about finding any job, but about finding the right job for me to get a better future for me and my family. I've since begun brushing up on my IT skills with online courses and have scheduled a Maths and English assessment with the Dudley Adult & Community Learning hub. I'm hopeful that this will lead to better-paid work and set a positive example for my girls as a working mom."

Future Plans

Time2Soar remains dedicated to empowering women and lone parents to take their next steps towards a brighter future. Looking ahead, we aim to reintroduce group workshops, delivered virtually due to space limitations at our current premises. With additional funding, we plan to host these sessions in external venues, such as local libraries. To ensure effective participation, the programme will offer training to help participants develop the necessary skills for online engagement.

B. UK/Shared Prosperity Fund - Multiply Programme

The Multiply Project is part of the UK Shared Prosperity Fund (UK SPF) and is managed by Dudley Metropolitan Borough Council (MBC). The project aims to improve numeracy skills among adults, specifically those who are employed and do not have a GCSE in maths at grade C or equivalent.

The key objectives of the program are to Increase Numeracy Skills, Support Employment and Education and Improve Labour Market Outcomes. This was to be achieved by focusing on financial resilience with a target group of working adults aged 19 and over, living within the West Midlands Combined Authorities (WMCA) area, primarily in Dudley.

Six suppliers were engaged to deliver the program across Dudley borough and included up to 20 hours of intervention per participant, with a minimum of two hours. Delivery methods varied, including group sessions, one-on-one, and online formats, depending on the participants' needs.

The project started on the 4th September 2023, with the initial term ending on 31st March 2024. Our initial target was to work with 48 people over a nine-month period, encouraging them to participate in programmes to build their confidence with numbers. Through the dedication and hard work of the team, we can report that during phase one of the contract, we enrolled 68 participants and was awarded an extra £5000. In addition, the project was continued for a further 12 months with an increased contract value

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2024

Key achievements included:

- 68 participants improved their numeracy skills and gained more financial confidence
- Worked alongside 1 No employer to support 4 No employees
- 4 No participants gained a maths qualification
- 1 No participant progressed into better paid employment

Alongside the project, we also took part in WMCA's Connected Services programme which supplied digital equipment to people in the community that would otherwise be unable to access vital online services. We were able to provide 144 No. Chrome Books, 80 No. MiFi and 24 No Laptops to eligible participants. This proved to be a great success and has helped to some degree in addressing the issues that the beneficiaries faced.

Befriending Service Activities

The Befriending Services, based at Henry Court, a housing project managed by Nehemiah UCHA, has continued to deliver essential social care services to older adults, with a particular focus on African Caribbean elders. The service has witnessed an increase in self-referrals from the wider community, reflecting the growing number of older people seeking support.

Funding from a range of sources, including the National Lottery, individual donors, and Dudley Metropolitan Borough Council (MBC), has enabled the Befriending Service to expand its outreach and address the needs of vulnerable and isolated individuals within the Black and Minority Ethnic (BME) community and the wider community. By collaborating with organizations such as Dudley College, local businesses, community groups, and the NHS, Befriending Services is able to create impactful projects that enhance the lives of older adults, combining resources and expertise to address their social, emotional, and practical needs.

Among the key initiatives supported by the service is a catering program that, through a combination of external caterers, donations and volunteers, ensures older individuals receive at least one hot meal a week. During the period of this report the service can report serving 1500 meals to service users. Furthermore, volunteers provide a regular Telephone Friendship Service, offering consistent companionship and emotional support. To date, the service has logged 12,000 minutes of phone conversations, reducing loneliness for many elderly people. Additionally, volunteers have contributed 100 hours of support, assisting elderly individuals with transportation and accompaniment to hospital and doctor appointments, helping them navigate healthcare services with both logistical and emotional assistance.

The Befriending Service is highly attuned to the needs of the elderly and has adapted its activities, accordingly, responding to increasing dependency. Volunteers play a pivotal role in the project, ensuring that service users receive both social and practical support, including assistance with healthcare access.

The Befriending Services collaborative efforts have also led to various initiatives, including weekly meetups, health and wellness workshops, arts projects, day trips, and intergenerational activities. These activities have helped address health inequalities, combat food poverty, and improve both mental and physical health for older people, while reducing social isolation. Collectively, these efforts promote well-being and ensure that vulnerable older adults remain connected to their community, contributing to their overall quality of life.

Together, we continue to work hard to reduce loneliness and isolation, promote well-being, to ensure that vulnerable older adults remain connected and engaged with their community. To this end the charity continue to seek new funding opportunities to support its objectives

The Henry Court sheltered accommodation unit is still available to the Charity through the goodwill of Nehemiah UCHA, the housing group responsible for the management and upkeep of the accommodation.

The charity is determined that this facility will continue to serve the need of older people and in this regard will seek to engage the support of willing and able volunteers to achieve its objectives

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2024

FINANCIAL REVIEW

Financial review

As before, against the backdrop of limited funding opportunities, and local and national government priorities it has been quite challenging to develop the Befriending Service project beyond its present capabilities. The charity continues to review present services with a view to diversification and moving into other related disciplines within the scope of its charitable purposes, to ensure it remains relevant and viable

The principal funding source for Impact Training has been income from sub-contracting to larger supply chain providers. However in recent times funding incomes have been small grants from sources previously mentioned, the These grants have been awarded for specific pieces of work and do not contribute in any meaningful way to the charities overhead costs.

The charity's present accommodation is a much smaller unit and offers limited scope for expansion in terms of services and staffing. However, in view of the current funding dilemma the Trustees have had no other alternative but to downsize in order to reduce operating costs and to sustain a presence in the sector. The accommodation is currently let on a 12 month renewable lease basis and currently houses Impact Training project and Befriending Service staff.

The Statement of Financial Activities shows total incoming resources for the year of £92,395 (2023: £32,672) and total resources expended in the sum of £75,319 (2023: £45,775) resulting in a net income of £17,346 (2023: £13,103 Net expenditure).

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the organisation. The Association need reserves to bridge the gap between spending and income and to cover any unplanned emergency expenditure. The trustees have established a policy whereby the unrestricted funds, not designated for the next 12 months or invested in fixed assets, should be maintained at a level that will fund the management and administration activities for at least the next 12 months.

Risk management

The trustees monitor the major strategic, business and operational risks, which the charity faces to ensure that systems are adequate to mitigate these risks. The main threat to the charity is obtaining sustainable funds for the respective projects. Fund raising is an ongoing activity and is taking an ever increasing amount of senior management resources. However, the trustees are confident that the charity's good track record of service delivery and prudent financial management has placed the organisation in a good position to overcome the threats.

Investments

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The trustees have considered a low risk strategy such as short term money market placements.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Trustees' Report
for the Year Ended 31 March 2024**

FUTURE PLANS

The charity plans to continue its activities outlined above subject to adequate funding being secured. The trustees are constantly aware of the importance of the charity being able to advocate and facilitate additional funding by taking up government and non- governmental opportunities and support, both locally and nationally. The future is not as optimistic as it might have been and in view of the funding uncertainties detailed in the report, the trustees have identified a number of strategies to mitigate this uncertainty:

1. To seek opportunities to tender for government and local authority contracts in the welfare to work training sector via Impact Training.
2. To develop our partnership arrangement with major organisations within the supply chain sector to improve our opportunity to deliver training and support services to the unemployed and others
3. To identify potential funders that will support new project initiatives targeted at vulnerable and isolated individual within the BAME community including Big Lottery.
4. To develop services that will generate sustainable income.
5. To identify and implement cost savings as an ongoing exercise.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Trustees

The trustees are governed by the constitution of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Approved by order of the board of trustees on and signed on its behalf by:



.....
L W Bruce - Chair - Trustee

**Independent Examiner's Report to the Trustees of
DUDLEY CARIBBEAN & FRIENDS ASSOCIATION**

Independent examiner's report to the trustees of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

I report to the charity trustees on my examination of the accounts of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

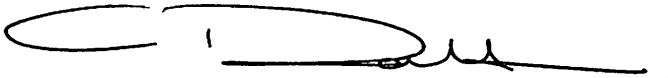
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Colin Dalton FCA

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

Date: 24/1/2025

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Statement of Financial Activities
for the Year Ended 31 March 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	92,250	92,250	32,527
Investment income	3	270	145	415	145
Total		<u>270</u>	<u>92,395</u>	<u>92,665</u>	<u>32,672</u>
EXPENDITURE ON					
Charitable activities					
Expenditure		396	73,345	73,741	45,775
Other		1,578	-	1,578	-
Total		<u>1,974</u>	<u>73,345</u>	<u>75,319</u>	<u>45,775</u>
NET INCOME/(EXPENDITURE)		(1,704)	19,050	17,346	(13,103)
RECONCILIATION OF FUNDS					
Total funds brought forward		16,814	10,176	26,990	40,093
TOTAL FUNDS CARRIED FORWARD		<u><u>15,110</u></u>	<u><u>29,226</u></u>	<u><u>44,336</u></u>	<u><u>26,990</u></u>

The notes form part of these financial statements

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Balance Sheet
31 March 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	6	1,385	-	1,385	429
CURRENT ASSETS					
Debtors	7	13,965	-	13,965	1,590
Cash at bank		8,631	38,350	46,981	41,846
		<u>22,596</u>	<u>38,350</u>	<u>60,946</u>	<u>43,436</u>
CREDITORS					
Amounts falling due within one year	8	(8,871)	(9,124)	(17,995)	(16,875)
NET CURRENT ASSETS		<u>13,725</u>	<u>29,226</u>	<u>42,951</u>	<u>26,561</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>15,110</u>	<u>29,226</u>	<u>44,336</u>	<u>26,990</u>
NET ASSETS		<u>15,110</u>	<u>29,226</u>	<u>44,336</u>	<u>26,990</u>
FUNDS	9				
Unrestricted funds				15,110	16,814
Restricted funds				29,226	10,176
TOTAL FUNDS				<u>44,336</u>	<u>26,990</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:


.....
L W Bruce - Chair - Trustee

The notes form part of these financial statements

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Notes to the Financial Statements for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% on cost
Motor vehicles	- 25% on cost
Computer equipment	- 20% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Grants	-	92,250	92,250	32,527

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
Walsall BC - ESF	-	19,302
Black Country Futures	16,786	-
Lloyds TSB Foundation	-	1,262
Heart of England - Community Matters	3,914	4,965
Heart of England - Covid Res Fund	-	699
Health Inequalities	7,349	3,000
Good Things Foundation	3,775	225
Tipton Coseley Building Society	-	600
DMBC - Community	2,526	2,474
DMBC - Multiply	44,084	-
Anonymous Charity	12,780	-
Befriending Service	1,036	-
	<u>92,250</u>	<u>32,527</u>

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Deposit account interest	<u>270</u>	<u>145</u>	<u>415</u>	<u>145</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	32,527	32,527
Investment income	<u>53</u>	<u>92</u>	<u>145</u>
Total	<u>53</u>	<u>32,619</u>	<u>32,672</u>
EXPENDITURE ON			
Charitable activities			
Expenditure	-	45,775	45,775

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
	<u> </u>	<u> </u>	<u> </u>
NET INCOME/(EXPENDITURE)	53	(13,156)	(13,103)
 RECONCILIATION OF FUNDS			
Total funds brought forward	16,761	23,332	40,093
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>16,814</u>	<u>10,176</u>	<u>26,990</u>

6. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2023	1,996	25,700	7,456	35,152
Additions	-	-	1,535	1,535
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 March 2024	1,996	25,700	8,991	36,687
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
DEPRECIATION				
At 1 April 2023	1,567	25,700	7,456	34,723
Charge for year	195	-	384	579
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 March 2024	1,762	25,700	7,840	35,302
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
NET BOOK VALUE				
At 31 March 2024	234	-	1,151	1,385
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 31 March 2023	429	-	-	429
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade debtors	11,683	500
Prepayments and accrued income	2,282	1,090
	<u> </u>	<u> </u>
	<u>13,965</u>	<u>1,590</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade creditors	1,371	838
Social security and other taxes	882	281
Other creditors	150	-
Accrued expenses	1,566	2,718
Deferred government grants	14,026	13,038
	<u>17,995</u>	<u>16,875</u>

9. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	At
	£	£	31.3.24
			£
Unrestricted funds			
General fund	16,814	(1,704)	15,110
Restricted funds			
Impact Training	10,176	17,963	28,139
Befriending	-	1,087	1,087
	<u>10,176</u>	<u>19,050</u>	<u>29,226</u>
TOTAL FUNDS	<u>26,990</u>	<u>17,346</u>	<u>44,336</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	270	(1,974)	(1,704)
Restricted funds			
Impact Training	82,259	(64,296)	17,963
Befriending	10,136	(9,049)	1,087
	<u>92,395</u>	<u>(73,345)</u>	<u>19,050</u>
TOTAL FUNDS	<u>92,665</u>	<u>(75,319)</u>	<u>17,346</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	16,761	53	16,814
Restricted funds			
Impact Training	23,332	(13,156)	10,176
TOTAL FUNDS	<u>40,093</u>	<u>(13,103)</u>	<u>26,990</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	53	-	53
Restricted funds			
Impact Training	32,619	(45,775)	(13,156)
TOTAL FUNDS	<u>32,672</u>	<u>(45,775)</u>	<u>(13,103)</u>

10. RELATED PARTY DISCLOSURES

During the year, remuneration was paid to the brother of one trustee, Mr Levene Bruce, who is an employee of the charity.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2024**

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Grants	-	92,250	92,250	32,527
Investment income				
Deposit account interest	270	145	415	145
Total incoming resources	270	92,395	92,665	32,672
EXPENDITURE				
Charitable activities				
Trainee/ Client costs	-	-	-	959
Staff costs	-	52,118	52,118	34,675
Insurance	-	1,220	1,220	1,258
Printing and stationery	-	590	590	358
Telephone and postage	-	672	672	764
Advertising & promotions	-	64	64	486
Repairs and maintenance	-	400	400	59
Rent and services	-	6,000	6,000	4,300
Catering and day care	-	8,765	8,765	294
Heating and lighting	-	2,088	2,088	294
Sundry expenses	-	571	571	318
Bank charges and interest	-	226	226	223
Volunteers expenses	-	77	77	43
Subscriptions	-	359	359	514
Depreciation	384	195	579	200
	<u>384</u>	<u>73,345</u>	<u>73,729</u>	<u>44,745</u>
Support costs				
Governance costs				
Independent examiner	840	-	840	280
Sundries	750	-	750	750
	<u>1,590</u>	<u>-</u>	<u>1,590</u>	<u>1,030</u>
Total resources expended	1,974	73,345	75,319	45,775
Net (expenditure)/income	<u>(1,704)</u>	<u>19,050</u>	<u>17,346</u>	<u>(13,103)</u>

This page does not form part of the statutory financial statements

DUDLEY CARIBBEAN AND FRIENDS ASSOCIATION

England & Wales - Charity number 519199

Accounts

**Trustees' Report and
Unaudited Financial Statements
for the Year Ended 31 March 2023
for
DUDLEY CARIBBEAN & FRIENDS ASSOCIATION**

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Contents of the Financial Statements
for the Year Ended 31 March 2023**

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DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Reference and Administrative Details
for the Year Ended 31 March 2023**

TRUSTEES	L W Bruce - Chair Ms B Campbell C Bennett M D Ricketts
PRINCIPAL ADDRESS	DCFA Impact Training 15 Wolverhampton Street Dudley West Midlands DY1 1DB
REGISTERED CHARITY NUMBER	519199
INDEPENDENT EXAMINER	Dalton Pardoe Limited Chartered Accountants 794 High Street Kingswinford West Midlands DY6 8BQ
SOLICITORS	Silks Solicitors 48 - 52 Halesowen Road Netherton Dudley West Midlands DY2 9QB
BANKERS	National Westminster Plc P.O. Box 25 267 Castle Street Dudley West Midlands DY1 1YY

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Trustees' Report
for the Year Ended 31 March 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2023

OBJECTIVES AND ACTIVITIES

Objectives of the charity, principal activities and organisation of our work

The charity is governed by a written constitution. The charity's objects are to impact on the educational and socio-economic needs of ethnic communities, in particular the African Caribbean community within the Metropolitan Borough of Dudley and other like minded African Caribbean community association in the wider West Midlands. In order to do this the charity has established several projects to address the educational, training, employment and social welfare needs of this community. The policy of the charity is to seek additional finance and community support to continue existing schemes, together with expanding its community liaison role with key officials.

The charity's principal activity during the year was to manage the two projects run by the trustees, Impact Training and the African Caribbean Befriending Service to provide service directly to the elderly and to contribute to the socio-economic wellbeing of the community. The charity also works in partnership with a number of organisations including Heart of England Foundation, Steps to Work ESF, BLCF and a number of charities and community organisations. The trustees delegate the day-to-day responsibility for managing the projects to the manager and staff.

How our activities deliver public benefit

The main activities of the charity are detailed as follows. The main focus of the charity has been the delivery of employability training and development for unemployed individuals and social care provision for the community it serves without exceptions, which are undertaken in pursuance of its charitable purposes for the public.

Development, activities and achievements this year

As we compile this report we do so with some degree of anxiety because the future ahead is very uncertain. However, in spite of current funding pressures and the volatility of the economic and political landscape, the Charity continued to maintain a presence in the voluntary and community service sector - delivering some of its core activities, albeit in a substantially reduced capacity. Funding pressures have had a dramatic effect on the charity and its ability to deliver needed services. 2022/23 has been a particularly challenging year. The Organisation continues to face challenges in the form of sustainable funding. The Befriending Service Community Care project has no core funding, thus limiting its ability to deliver a holistic service. Whilst the prospects may appear somewhat daunting we are taking an optimistic view and see this as a great opportunity for the organisation to develop sustainable strategies' for survival. We have been able to maintain an operational presence in the sector in which we serve due by and large to good fortune and a dogged approach to survival.

In an effort to remain sustainable the Charity and staff embarked upon a concerted effort to fund raise and build relationships with other organisations. The main focus of our fund raising efforts majored on phase two of the BBO Community Matters programme - working in partnership with 15 partner organisations to secure the Big Lottery Community Fund portion of the BBO Programme originally ear marked for Community Matters. The partnership bid to Big Lottery Community Fund was a success and the Black Country Futures Project which commenced in May 2020. The specific aim of the partnership is helping unemployed individuals with significant barriers to employment and to assist them to progress closer to employment or education.

The success of the BCF project partnership resulted in Big Lottery Community Fund funding the Group to deliver a phase2 project across 13 partners. However the funding level was substantially less than phase1. This project is a 2 year programme scheduled for completion March 2025. The charity secures additional funding from ESF Community Grant to deliver a health and wellbeing programme for adults with hidden disabilities with the aim of encouraging individuals back into employment, education or training. The charity also completed two, Women & Lone Parent programmes during the period of this report which were funded by grants from Thomas Wall Trust and Heart of England Foundation. Other funding received includes grants from DMBC Community Grant, and Good things Foundation, DCVS Health Inequalities grant and Tipton and Coseley Building Society. Activities associated with these grants would be deferred to the next reporting period (2024). Activities associated with the Big Lottery Award4All grant were concluded during this reporting period.

Impact Training Activities

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2023

The main focus of the charity's activity has been fund raising and the delivery of funded programmes through Impact Training. The main focus of activity for Impact Training has been the completion of the Black Country Futures Lone Parent programme (202/02022). In addition a phase2 programme was secured through the BCF Strategic Partnership, funded by BLCF and managed by Steps To Work.

Impact training also delivered two short-term programmes for Women returners and Lone Parent wanting to return to the world of work.

The Big Lottery Awards4All grant enabled the Charity to facilitate needed support to a number of unemployed individuals, helping and supporting them to undertake jobsearch/applications and online learning. The job club has proven to be a life line to many individuals. However funded support ceased during the period of this report and the Charity continues to seek funders willing to support this very worthwhile activity.

With regards to future activities, Impact Training has had some funding success which includes grants from the DMBC Community Grant, Good things Foundation, DCVS Health Inequalities grant and Tipton and Coseley Building Society. The Black Country Futures Lone Parent programme will also continue into the next reporting period (2024).

Befriending Service Activities

The Befriending Service Project, resumed day centre activity during 2022 with a small grant from DMBC Community Grant after a long period of no activity due to the COVID19 pandemic.

The project has also received funding from Dudley Voluntary Sector Funding programme (DCVS) to deliver a programme of activities on reducing health inequalities amongst older people in the St James Ward of Dudley MBC. The programme was based on the Core20PLUS6 strategy which outlines the challenges and supports and approach to drive targeted action. Simply put the Core20PLUS6 is:

- Core20: the most deprived 20% of the national population as identified by the Index of Multiple Deprivation.
- PLUS6: Integrated Care System chosen population groups experiencing poorer than average health access, experience and/or outcomes, who may not be captured within the Core20 alone and would benefit from a tailored healthcare approach.

The Charity is actively seeking new funding opportunities to support the services and it is hoped that we will be successful in our endeavours. The majority of elderly service users live in isolation and are desperate for social interaction - some of whom suffer with mental ill-health and mobility issues. The Henry Court sheltered accommodation unit is still available to the Charity through the goodwill of Nehemiah UCHA, the housing group responsible for the management and upkeep of the accommodation. The charity is determined that this facility will continue to serve the need of older people and in this regard will seek to engage the support of willing and able volunteers to achieve its objectives.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2023

FINANCIAL REVIEW

Financial review

As before, against the backdrop of limited funding opportunities, and local and national government priorities it has been extremely difficult to develop the Befriending Service project beyond its present capabilities. The charity continues to review present services with a view to diversification and moving into other related disciplines within the scope of its charitable purposes, to ensure it remains relevant and viable.

The principal funding source for Impact Training has been income from sub-contracting to larger supply chain providers. However in recent times funding incomes have been small grants from sources such as ESF, the Big Lottery Award4All fund etc.; in line with their funding priorities. These grants have been awarded for specific pieces of work and do not contribute in any meaningful way to the charities overhead costs.

The charity's present accommodation is a much smaller unit and offers limited scope for expansion in terms of services and staffing. However, in view of the current funding dilemma the Trustees have had no other alternative but to downsize in order to reduce operating cost and to sustain a presence in the sector. The accommodation is currently let on a 12 month renewable lease basis and currently houses Impact Training project and Befriending Service staff.

The Statement of Financial Activities shows total incoming resources for the year of £32,672 (2022: £91,745) and total resources expended in the sum of £45,775 (2022: £75,507) resulting in net expenditure of (£13,103) (2022: £ 16,238).

Whilst still able to win and deliver service contracts Impact Training is currently unable to secure long term funding to provide stability and sustainability. The current situation is such that without substantial contract funding the project will not be able to sustain operation without recourse to its limited and tenuous reserves. The lack of incoming funding resource means that the long term viability of the Befriending Service Project is also in question. The trustees and staff remain hopeful that the financial position of the charity will change and that new funding sources will provide for its short term if not long term viability.

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the organisation. The Association need reserves to bridge the gap between spending and income and to cover any unplanned emergency expenditure. The trustees have established a policy whereby the unrestricted funds, not designated for the next 12 months or invested in fixed assets, should be maintained at a level that will fund the management and administration activities for at least the next 12 months.

Risk management

The trustees monitor the major strategic, business and operational risks, which the charity faces to ensure that systems are adequate to mitigate these risks. The main threat to the charity is obtaining sustainable funds for the respective projects. Fund raising is an ongoing activity and is taking an ever increasing amount of senior management resources. However, the trustees are confident that the charity's good track record of service delivery and prudent financial management has placed the organisation in a good position to overcome the threats.

Investments

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The trustees have considered a low risk strategy such as short term money market placements.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2023

FUTURE PLANS

The charity plans to continue its activities outlined above subject to adequate funding being secured. The trustees are constantly aware of the importance of the charity being able to advocate and facilitate additional funding by taking up government and non-governmental opportunities and support, both locally and nationally. The future is not as optimistic as it might have been and in view of the funding uncertainties detailed in the report, the trustees have identified a number of strategies to mitigate this uncertainty:

1. To seek opportunities to tender for government and local authority contracts in the welfare to work training sector via Impact Training.
2. To develop our partnership arrangement with major organisations within the supply chain sector to improve our opportunity to deliver training and support services to the unemployed and others.
3. To identify potential funders that will support new project initiatives targeted at vulnerable and isolated individual within the BAME community including Big Lottery.
4. To develop services that will generate sustainable income.
5. To identify and implement cost savings as an ongoing exercise.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Trustees

The trustees are governed by the constitution of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES' RESPONSIBILITY STATEMENT

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 24/1/2024 and signed on its behalf by:


.....
L W Bruce - Chair - Trustee

**Independent Examiner's Report to the Trustees of
DUDLEY CARIBBEAN & FRIENDS ASSOCIATION**

Independent examiner's report to the trustees of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

I report to the charity trustees on my examination of the accounts of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION (the Trust) for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

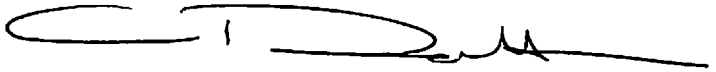
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Colin Dalton FCA

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

Date: 24/1/2024

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Statement of Financial Activities
for the Year Ended 31 March 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	32,527	32,527	91,740
Investment income	3	53	92	145	5
Total		<u>53</u>	<u>32,619</u>	<u>32,672</u>	<u>91,745</u>
EXPENDITURE ON					
Charitable activities					
Expenditure		-	45,775	45,775	75,507
NET INCOME/(EXPENDITURE)		53	(13,156)	(13,103)	16,238
RECONCILIATION OF FUNDS					
Total funds brought forward		16,761	23,332	40,093	23,855
TOTAL FUNDS CARRIED FORWARD		<u><u>16,814</u></u>	<u><u>10,176</u></u>	<u><u>26,990</u></u>	<u><u>40,093</u></u>

The notes form part of these financial statements

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Balance Sheet
31 March 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	6	429	-	429	629
CURRENT ASSETS					
Debtors	7	1,590	-	1,590	7,448
Cash at bank		22,546	19,300	41,846	42,355
		<u>24,136</u>	<u>19,300</u>	<u>43,436</u>	<u>49,803</u>
CREDITORS					
Amounts falling due within one year	8	(7,751)	(9,124)	(16,875)	(10,339)
NET CURRENT ASSETS		<u>16,385</u>	<u>10,176</u>	<u>26,561</u>	<u>39,464</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>16,814</u>	<u>10,176</u>	<u>26,990</u>	<u>40,093</u>
NET ASSETS		<u>16,814</u>	<u>10,176</u>	<u>26,990</u>	<u>40,093</u>
FUNDS	10				
Unrestricted funds				16,814	16,761
Restricted funds				10,176	23,332
TOTAL FUNDS				<u>26,990</u>	<u>40,093</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:

24/1/2024



L W Bruce - Chair - Trustee

The notes form part of these financial statements

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Notes to the Financial Statements for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% on cost
Motor vehicles	- 25% on cost
Computer equipment	- 20% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	31.3.23 Total funds	31.3.22 Total funds
	£	£	£	£
Grants	-	32,527	32,527	91,740

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
Walsall BC - ESF	19,302	18,561
Black Country Futures	-	59,480
Heart of England - Covid Res Fund	-	475
Thomas Wall Trust	-	4,991
Big Lottery Fund Awards for all	-	6,621
Lloyds TSB Foundation	1,262	1,194
Heart of England - Community Matters	3,785	-
Heart of England Bridges	1,879	-
Health Inequalities	3,000	-
Good Things Foundation	225	-
Tipton Coseley Building Society	600	-
DMBC - Community	2,474	-
Other grants	-	418
	<u>32,527</u>	<u>91,740</u>

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.3.23 Total funds	31.3.22 Total funds
	£	£	£	£
Deposit account interest	<u>53</u>	<u>92</u>	<u>145</u>	<u>5</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	418	91,322	91,740
Investment income	2	3	5
Total	<u>420</u>	<u>91,325</u>	<u>91,745</u>
EXPENDITURE ON			
Charitable activities			
Expenditure	-	75,507	75,507
NET INCOME	420	15,818	16,238
RECONCILIATION OF FUNDS			
Total funds brought forward	16,341	7,514	23,855
TOTAL FUNDS CARRIED FORWARD	<u>16,761</u>	<u>23,332</u>	<u>40,093</u>

6. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2022 and 31 March 2023	<u>1,996</u>	<u>25,700</u>	<u>7,456</u>	<u>35,152</u>
DEPRECIATION				
At 1 April 2022	1,367	25,700	7,456	34,523
Charge for year	<u>200</u>	-	-	<u>200</u>
At 31 March 2023	<u>1,567</u>	<u>25,700</u>	<u>7,456</u>	<u>34,723</u>
NET BOOK VALUE				
At 31 March 2023	<u>429</u>	-	-	<u>429</u>
At 31 March 2022	<u>629</u>	-	-	<u>629</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.23	31.3.22
		£	£
Other debtors		500	-
Prepayments and accrued income		1,090	7,448
		<u>1,590</u>	<u>7,448</u>
8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.23	31.3.22
		£	£
Bank loans and overdrafts (see note 9)		-	14
Trade creditors		838	5,084
Taxation and social security		281	399
Other creditors		15,756	4,842
		<u>16,875</u>	<u>10,339</u>
9. LOANS			
An analysis of the maturity of loans is given below:			
		31.3.23	31.3.22
		£	£
Amounts falling due within one year on demand:			
Bank overdrafts		-	14
		<u>-</u>	<u>14</u>
10. MOVEMENT IN FUNDS			
		Net movement in funds	At
	At 1.4.22	£	31.3.23
		£	£
Unrestricted funds			
General fund	16,761	53	16,814
Restricted funds			
Impact Training	23,332	(13,156)	10,176
TOTAL FUNDS	<u>40,093</u>	<u>(13,103)</u>	<u>26,990</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	53	-	53
Restricted funds			
Impact Training	32,619	(45,775)	(13,156)
TOTAL FUNDS	<u>32,672</u>	<u>(45,775)</u>	<u>(13,103)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	16,341	420	16,761
Restricted funds			
Impact Training	7,514	15,818	23,332
TOTAL FUNDS	<u>23,855</u>	<u>16,238</u>	<u>40,093</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	420	-	420
Restricted funds			
Impact Training	91,325	(75,507)	15,818
TOTAL FUNDS	<u>91,745</u>	<u>(75,507)</u>	<u>16,238</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

11. RELATED PARTY DISCLOSURES

During the year, remuneration was paid to the brother of one trustee, Mr Levene Bruce, who is an employee of the charity.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2023**

	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Grants	-	32,527	32,527	91,740
Investment income				
Deposit account interest	53	92	145	5
Total incoming resources	53	32,619	32,672	91,745
EXPENDITURE				
Charitable activities				
Trainee/ Client costs	-	959	959	1,292
Staff costs	-	34,675	34,675	60,609
Insurance	-	1,258	1,258	1,143
Printing and stationery	-	358	358	568
Telephone and postage	-	764	764	681
Advertising & promotions	-	486	486	14
Repairs and maintenance	-	59	59	-
Rent and services	-	4,300	4,300	6,600
Catering and day care	-	294	294	45
Heating and lighting	-	294	294	-
Sundry expenses	-	318	318	25
Bank charges and interest	-	223	223	216
Volunteers expenses	-	43	43	-
Subscriptions	-	514	514	599
Training	-	-	-	1,194
Depreciation	-	200	200	491
	-	44,745	44,745	73,477
Support costs				
Governance costs				
Independent examiner	-	280	280	1,280
Sundries	-	750	750	750
	-	1,030	1,030	2,030
Total resources expended	-	45,775	45,775	75,507
Net income	53	(13,156)	(13,103)	16,238

This page does not form part of the statutory financial statements

DUDLEY CARIBBEAN AND FRIENDS ASSOCIATION

England & Wales - Charity number 519199

Accounts

**Trustees' Report and
Unaudited Financial Statements
for the Year Ended 31 March 2022
for
DUDLEY CARIBBEAN & FRIENDS ASSOCIATION**

**Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ**

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

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DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Reference and Administrative Details
for the Year Ended 31 March 2022**

TRUSTEES

L W Bruce - Chair
Ms B Campbell
C Bennett
M D Ricketts

PRINCIPAL ADDRESS

DCFA Impact Training
15 Wolverhampton Street
Dudley
West Midlands
DY1 1DB

REGISTERED CHARITY NUMBER 519199

INDEPENDENT EXAMINER

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

SOLICITORS

Silks Solicitors
48 - 52 Halesowen Road
Netherton
Dudley
West Midlands
DY2 9QB

BANKERS

National Westminster Plc
P.O. Box 25
267 Castle Street
Dudley
West Midlands
DY1 1YY

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Trustees' Report
for the Year Ended 31 March 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Objectives of the charity, principal activities and organisation of our work

The charity is governed by a written constitution. The charity's objects are to impact on the educational and social-economic needs of ethnic communities, in particular the African Caribbean community within the Metropolitan Borough of Dudley and other like minded African Caribbean community association in the wider West Midlands. In order to do this the charity has established several projects to address the educational, training, employment and social welfare needs of this community. The policy of the charity is to seek additional finance and community support to continue existing schemes, together with expanding its community liaison role with key officials.

The charity's principal activity during the year was to manage the two projects run by the trustees, Impact Training and the African Caribbean Befriending Service to provide service directly to the elderly and to contribute to the social-economic wellbeing of the community. The charity also works in partnership with a number of organisations including Heart of England Foundation, Steps to Work ESF, BLCF and a number of charities and community organisations.. The trustees delegate the day-to-day responsibility for managing the projects to the manager and staff.

How our activities deliver public benefit.

The main activities of the charity are detailed as follows. The main focus of the charity has been the delivery of employability training and development and social care provision for the community it serves without exceptions, which are undertaken in pursuance of its charitable purposes for the public.

Development, activities and achievement this year

As we compile this report we do so with some degree of anxiety because the future ahead is very uncertain. However In spite of current funding pressures and the constraints of Covid-19 pandemic the Charity continued to maintain some of its core activities, albeit in a substantially reduced capacity. Funding pressures have had a dramatic effect on the charity and its ability to deliver needed services. 2021/22 has been a particularly challenging year. The Organisation continues to face challenges in the form of sustainable funding. The Befriending Service Community Care project has no core funding, thus limiting its ability to deliver a holistic service. Whilst the prospects may appear somewhat daunting we are taking an optimistic view and see this as a great opportunity for the organisation to develop sustainable strategies' for survival. We have been able to maintain an operational presence in the sector in which we serve due by and large to good fortune and a dogged approach to survival.

In an effort to remain sustainable the Charity and staff embarked upon a concerted effort to fund raise and build relationship with other organisations. The main focus of our fund raising efforts majored on phase two of the BBO Community Matters programme - working in partnership with 15 partner organisations to secure the Big lottery Community Fund portion of the BBO Programme originally ear marked for Community Matters.. The partnership bid to Big Lottery Community Fund was a success and the Black Country Futures Project which commenced in May 2020. The specific aim of the partnership is helping unemployed individuals with significant barriers to employment and to assist them to progress closer to employment or education.

As indicated in previous reports we have received funding from Big Lottery Award4All to deliver a volunteer led job search provision for unemployed individuals. The aim is, to assist them with online job search; job application, CV and letter writing.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2022

Impact Training Activities

The main focus of the charity' activity has been the Impact Training project. The project' main activity focussed on the delivery and completion of the Black Country Futures Lone Parent programme. This programme is funded by the Big Lottery Community Fund and managed by Steps To Work. The project commenced during the period of the Covid-19 lock down - May 2020. In order to facilitate delivery the charity sources additional funding from Heat of England to provide Tablet devices to enable participants to access the programme online via Zoom. The additional funding was of immense help and provided participants without digital device to take part in our online tutorials. This two-year long project is due for completion April 22 and all indications are that the overall programme has been an immense success. All target have been surpassed in spite of Covid-19 constraints.

The Big Lottery Community Fund enabled the Charity to re-launch the Job Club to support unemployed individuals without equipment or the means of online connectivity to engage in online Job search and job application. The job club has proven to be a life line to many individuals. However activities were suspended at the onset of Covid-19 lock down. Plans are afoot to resume Job Club activities during the next financial period.

With regards to future activities, the project has had some small successes with short term funding through ESF Community Funds and Thomas Wall Foundation as well as Dudley Community Fund which will enable us to remain active in the sector.

Befriending Service Activities

All day centre activities delivered by the Befriending Service Project, has been suspended due to Covid-19 and the corona virus pandemic.

The Charity is actively seeking new funding opportunities to support the services and it is hoped that we will be successful in our endeavours. . The majority of elderly service users live in isolation and are desperate for social interaction - some of whom suffer with mental ill-health and mobility issues. The Henry Court sheltered accommodation unit is still available to the Charity through the goodwill of Nehemiah UCHA, the housing group responsible for the management and upkeep of the accommodation. We are determined that this service will continue to serve the need of older people and in this regard we will seek to engage the support of willing and able volunteers

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2022

FINANCIAL REVIEW

Financial review

As before, against the backdrop of limited funding opportunities, the coronavirus pandemic and lock down it has been extremely difficult to develop the Befriending Service project. This has resulted in the cessation of services until further notice. This period provides opportunities for the charity to review its options in respect of its day care provision and outreach befriending service.

The principal funding source for Impact Training has been, tendered contract income from sources such as subcontracting to larger supply chain providers. Other income such as ESF, the Big Lottery Award4All fund and the Lloyds Bank foundation Enable grant have been awarded for specific pieces of work and do not contribute to the charities overhead costs.

As a result the trustees decided to relinquish the lease on the present office accommodation housing its Impact Training project in order to reduce operating cost and exploring other accommodations and funding opportunities. The service is currently funded solely from project funding. Rent arrangements are based on a 6-monthly basis with a short notice period to end the arrangement.

The Statement of Financial Activities shows total incoming resources for the year of £91,745 (2021: £60,408) and total resources expended in the sum of £75,508 (2021: £52,889) resulting in a net income of £16,237 (2021: £7,519).

Whilst still able to win and deliver service contracts Impact Training is currently unable to secure long term funding to provide stability and sustainability. The current situation is such that without substantial contract funding the project will not be able to sustain operation without recourse to limited and tenuous reserves. The lack of incoming funding resource means that the long term viability of the Befriending Service Project is also in question. The trustees and staff remain hopeful that the financial position of the charity will change and that new funding source will provide for its short term if not long term viability.

Reserves policy

The Trustees have examined the charity's requirement for reserves in light of the main risks to the organisation. The Association need reserves to bridge the gap between spending and income and to cover any unplanned emergency expenditure. The trustees have established a policy whereby the unrestricted funds, not designated for the next 12 months or invested in fixed assets, should be maintained at a level that will fund the management and administration activities for at least the next 12 months.

Risk management

The trustees monitor the major strategic, business and operational risks, which the charity faces to ensure that systems are adequate to mitigate these risks. The main threat to the charity is obtaining sustainable funds for the respective projects. Fund raising is an ongoing activity and is taking an ever increasing amount of senior management resources. However, the trustees are confident that the charity's good track record of service delivery and prudent financial management has placed the organisation in a good position to overcome the threats.

Investments

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The trustees have considered a low risk strategy such as short term money market placements.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

Trustees' Report for the Year Ended 31 March 2022

FUTURE PLANS

The charity plans to continue its activities outlined above subject to adequate funding being secured. The trustees are constantly aware of the importance of the charity being able to advocate and facilitate additional funding by taking up government and non-governmental opportunities and support, both locally and nationally. The future is not as optimistic as it might have been and in view of the funding uncertainties detailed in the report, the trustees have identified a number of strategies to mitigate this uncertainty:

- To seek opportunities to tender for government and local authority contracts in the welfare to work training sector via Impact Training.
- To develop our partnership arrangement with major organisations within the supply chain sector to improve our opportunity to deliver training and support services to the unemployed and others
- To identify potential funders that will support new project initiatives targeted at vulnerable and isolated individual within the BAME community including Big Lottery.
- To develop services that will generate sustainable income.
- To identify and implement cost savings as an ongoing exercise.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Trustees

The trustees are governed by the constitution of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee

TRUSTEES' RESPONSIBILITY STATEMENT

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 9 May 2023 and signed on its behalf by:

L W Bruce - Chair - Trustee



**Independent Examiner's Report to the Trustees of
DUDLEY CARIBBEAN & FRIENDS ASSOCIATION**

Independent examiner's report to the trustees of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

I report to the charity trustees on my examination of the accounts of DUDLEY CARIBBEAN & FRIENDS ASSOCIATION (the Trust) for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Colin Dalton FCA

Dalton Pardoe Limited
Chartered Accountants
794 High Street
Kingswinford
West Midlands
DY6 8BQ

9 May 2023

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Statement of Financial Activities
for the Year Ended 31 March 2022**

	Notes	Unrestricted fund £	Restricted fund £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	418	91,322	91,740	60,394
Investment income	3	2	3	5	14
Total		<u>420</u>	<u>91,325</u>	<u>91,745</u>	<u>60,408</u>
EXPENDITURE ON					
Charitable activities					
Expenditure		-	75,507	75,507	50,389
Other		-	-	-	2,500
Total		<u>-</u>	<u>75,507</u>	<u>75,507</u>	<u>52,889</u>
NET INCOME		420	15,818	16,238	7,519
RECONCILIATION OF FUNDS					
Total funds brought forward		16,341	7,514	23,855	16,336
TOTAL FUNDS CARRIED FORWARD		<u><u>16,761</u></u>	<u><u>23,332</u></u>	<u><u>40,093</u></u>	<u><u>23,855</u></u>

The notes form part of these financial statements

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Balance Sheet
31 March 2022**

	Notes	Unrestricted fund £	Restricted fund £	31.3.22 Total funds £	31.3.21 Total funds £
FIXED ASSETS					
Tangible assets	6	629	-	629	1,120
CURRENT ASSETS					
Debtors	7	7,448	-	7,448	3,747
Cash at bank		19,023	23,332	42,355	37,523
		<u>26,471</u>	<u>23,332</u>	<u>49,803</u>	<u>41,270</u>
CREDITORS					
Amounts falling due within one year	8	(10,339)	-	(10,339)	(18,535)
NET CURRENT ASSETS		<u>16,132</u>	<u>23,332</u>	<u>39,464</u>	<u>22,735</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>16,761</u>	<u>23,332</u>	<u>40,093</u>	<u>23,855</u>
NET ASSETS		<u>16,761</u>	<u>23,332</u>	<u>40,093</u>	<u>23,855</u>
FUNDS	10				
Unrestricted funds				16,761	16,341
Restricted funds				23,332	7,514
TOTAL FUNDS				<u>40,093</u>	<u>23,855</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 9 May 2023 and were signed on its behalf by:

L W Bruce - Chair - Trustee



The notes form part of these financial statements

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements
for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% on cost
Motor vehicles	- 25% on cost
Computer equipment	- 20% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	31.3.22 Total funds	31.3.21 Total funds
	£	£	£	£
Grants	<u>418</u>	<u>91,322</u>	<u>91,740</u>	<u>60,394</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.22	31.3.21
	£	£
Walsall BC - ESF	18,561	-
Black Country Futures	59,480	56,954
Heart of England - Covid Res Fund	475	475
Thomas Wall Trust	4,991	-
Big Lottery Fund Awards for all	6,621	495
Lloyds TSB Foundation	1,194	-
Heart of England - Covid 19 Series	-	750
Heart of England - Community Matters	-	1,020
HMRC Furlough Grant	-	700
Other grants	418	-
	<u>91,740</u>	<u>60,394</u>

3. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.3.22 Total funds	31.3.21 Total funds
	£	£	£	£
Deposit account interest	<u>2</u>	<u>3</u>	<u>5</u>	<u>14</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	60,394	60,394
Investment income	<u>5</u>	<u>9</u>	<u>14</u>
Total	<u>5</u>	<u>60,403</u>	<u>60,408</u>
EXPENDITURE ON			
Charitable activities			
Expenditure	-	50,389	50,389
Other	-	2,500	2,500

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Total	<u>-</u>	<u>52,889</u>	<u>52,889</u>
NET INCOME	5	7,514	7,519
RECONCILIATION OF FUNDS			
Total funds brought forward	16,336	-	16,336
TOTAL FUNDS CARRIED FORWARD	<u>16,341</u>	<u>7,514</u>	<u>23,855</u>

6. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2021 and 31 March 2022	<u>1,996</u>	<u>25,700</u>	<u>7,456</u>	<u>35,152</u>
DEPRECIATION				
At 1 April 2021	1,167	25,700	7,165	34,032
Charge for year	200	-	291	491
At 31 March 2022	<u>1,367</u>	<u>25,700</u>	<u>7,456</u>	<u>34,523</u>
NET BOOK VALUE				
At 31 March 2022	<u>629</u>	<u>-</u>	<u>-</u>	<u>629</u>
At 31 March 2021	<u>829</u>	<u>-</u>	<u>291</u>	<u>1,120</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Prepayments and accrued income	<u>7,448</u>	<u>3,747</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Bank loans and overdrafts (see note 9)	14	3,853
Trade creditors	5,084	18
Taxation and social security	399	825
Other creditors	4,842	13,839
	<u>10,339</u>	<u>18,535</u>

9. LOANS

An analysis of the maturity of loans is given below:

	31.3.22	31.3.21
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	14	3,853
	<u>14</u>	<u>3,853</u>

10. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	16,341	420	16,761
Restricted funds			
Impact Training	7,514	15,818	23,332
TOTAL FUNDS	<u>23,855</u>	<u>16,238</u>	<u>40,093</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	420	-	420
Restricted funds			
Impact Training	91,325	(75,507)	15,818
TOTAL FUNDS	<u>91,745</u>	<u>(75,507)</u>	<u>16,238</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	16,336	5	16,341
Restricted funds			
Impact Training	-	7,514	7,514
TOTAL FUNDS	<u>16,336</u>	<u>7,519</u>	<u>23,855</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	5	-	5
Restricted funds			
Impact Training	60,403	(52,889)	7,514
TOTAL FUNDS	<u>60,408</u>	<u>(52,889)</u>	<u>7,519</u>

11. RELATED PARTY DISCLOSURES

During the year, remuneration was paid to the brother of one trustee, Mr Levene Bruce, who is an employee of the charity.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Grants	418	91,322	91,740	60,394
Investment income				
Deposit account interest	2	3	5	14
Total incoming resources	<u>420</u>	<u>91,325</u>	<u>91,745</u>	<u>60,408</u>
EXPENDITURE				
Charitable activities				
Trainee/ Client costs	-	1,292	1,292	1,148
Staff costs	-	60,609	60,609	37,277
Insurance	-	1,143	1,143	1,010
Printing and stationery	-	568	568	464
Telephone and postage	-	681	681	501
Advertising & promotions	-	14	14	235
Rent and services	-	6,600	6,600	7,095
Catering and day care	-	45	45	-
Sundry expenses	-	25	25	13
Bank charges and interest	-	216	216	220
Subscriptions	-	599	599	740
Training	-	1,194	1,194	1,194
Depreciation	-	491	491	492
	-	<u>73,477</u>	<u>73,477</u>	<u>50,389</u>
Support costs				
Governance costs				
Independent examiner	-	1,280	1,280	1,750
Sundries	-	750	750	750
	-	<u>2,030</u>	<u>2,030</u>	<u>2,500</u>
Total resources expended	-	<u>75,507</u>	<u>75,507</u>	<u>52,889</u>
Net income	<u>420</u>	<u>15,818</u>	<u>16,238</u>	<u>7,519</u>

This page does not form part of the statutory financial statements

DUDLEY CARIBBEAN AND FRIENDS ASSOCIATION

England & Wales - Charity number 519199

Accounts

Charity No. 519199

**DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021**

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

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DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
LEGAL AND ADMINISTRATIVE INFORMATION

Trustee	Mr L. W. Bruce Ms B. Campbell Mrs L. Simpson Mr C. Bennett Mr M. D Ricketts
Chairman	Mr. L. W Bruce
Vice Chairman	Vacant
Secretary	Vacant
Treasurer	Ms Beverley Campbell
Charity Number	519199
Registered Office	Trident House Wolverhampton Street Dudley West Midlands DY1 1DB
Independent Examiners	Ben Aryeetey & Co. Accountants 211 Tamworth Lane Mitcham Surrey CR4 1DH
Bankers	National Westminster Plc P. O. Box 25 267 Castle Street Dudley West Midlands DY1 1YY
Solicitors	Silks Solicitors 48 – 52 Halesowen Road Netherton Dudley West Midlands DY2 9QB

**DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
TRUSTEES' REPORT FOR THE YEAR ENDED 31ST MARCH 2021**

The trustees are pleased to present their annual report together with financial statements (which have been independently examined) for the year ended 31st March 2021. The legal and administrative information set out on page 1 forms part of this report. The financial statements comply with the Charities Act 2011 and the Statement of Recommended Practice applicable to charities – Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective January 2020)

Objects of the charity, principal activities and organisation of our work

The charity is governed by a written constitution. The charity's objects are to impact on the educational and socio-economic needs of ethnic communities, in particular the African Caribbean community within the Metropolitan Borough of Dudley and other like-minded African Caribbean community association in the wider West Midlands. In order to do this the charity has established several projects to address the educational, training, employment and social welfare needs of this community. The policy of the charity is to seek additional finance and community support to continue existing schemes, together with expanding its community liaison role with key officials. It will also seek to obtain finance to build or purchase and maintain its own building.

The charity's principal activity during the year was to manage the two projects run by the trustees, Impact Training and the African Caribbean Befriending Service to provide service directly to the elderly and to contribute to the socio-economic wellbeing of the community. The charity also works in partnership with a number of organisations including Heart of England Foundation, Steps to Work & Lloyds Foundation and a number of charities and community organisations. The trustees delegate the day-to-day responsibility for managing the projects to the manager and staff.

How our activities deliver public benefit.

The main activities of the charity are detailed as follows. The main focus of the charity has been the delivery of employability training and development and social care provision for the community it serves without exceptions, which are undertaken in pursuance of its charitable purposes for the public.

Development, activities and achievement this year

As we compile this report we do so with some degree of anxiety because the future ahead is very uncertain. However, in spite of current funding pressures and the Covid-19 pandemic the Charity continued to maintain some of its core activities, albeit in a substantially reduced capacity. Funding pressures have had a dramatic effect on the charity and its ability to deliver needed services. 2020/21 has been a particularly challenging year. The Organisation continues to face challenges in the form of sustainable funding. The Befriending Service Community Care project has no core funding, thus limiting its ability to deliver a holistic service. Whilst the prospects may appear somewhat daunting we are taking an optimistic view and see this as a great opportunity for the organisation to develop sustainable strategies for survival. We have been able to maintain an operational presence in the sector in which we serve due by and large to good fortune and a dogged approach to survival.

In an effort to remain sustainable the Charity and staff embarked upon a concerted effort to fund raise and build relationship with other organisations. The main focus of our fund-raising efforts majored on phase two of the BBO Community Matters programme – working in partnership with 15 partner organisations to secure the Big lottery Community Fund portion of the BBO Programme originally earmarked for Community Matters. The partnership bid to Big Lottery Community Fund was a success and the Black Country Futures Project commenced in May 2020 with the specific aim of helping unemployed individuals with significant barriers to employment and to assist them to progress closer to employment or education.

At the end of this reporting period the finance settlement for the Community Matters project supervised by Heart of England has still not been concluded.

As indicated in previous reports we have received funding from Big Lottery Award4All to deliver a volunteer led job search facility for unemployed individual. The aim being, to assist them with online job search; job application, CV and letter writing. The small contract to deliver a health & social care programme to young people age 16-29, (NEET) for Walsall MBC under the Black Country Impact programme was suspended due to the Covid-19 Pandemic

**DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2021**

All day centre activities delivered by the Befriending Service Project, has been suspended due to Covid-19. However, during the period of this report the charity was successful in obtaining funding to facilitate a Christmas Lunch delivery to 53 elderly participants during the lockdown. The Charity is continually looking for funding opportunities to enable elderly services users to return and to engage in day centre activities. The majority of elderly service users live in isolation and are desperate for social interaction – some of whom suffer with mental ill-health and mobility issues. The Henry Court sheltered accommodation unit is still available to the Charity through the goodwill of Nehemiah UCHA, the housing group responsible for the management and upkeep of the accommodation. We are determined that this service will continue to serve the need of older people and in this regard we will seek to engage the support of willing and able volunteers

Impact Training Activities

The main focus of the charity' activity has been its Impact Training project. The project' main activity focussed on the delivery and completion of its Black Country Futures Lone Parent programme. This programme is funded by the Big Lottery Community Fund and managed by Steps To Work. The project commenced during the period of the Covid-19 lock down - May 2020. In order to facilitate delivery, the charity sources additional funding from Heat of England to provide Tablet devices to enable participants to access the programme online via Zoom. The additional funding was of immense help and provided participants without digital device to take part in our online tutorials. To date we have given free-of-cost 15 Tablets to participants who would otherwise not be able to access the programme. The Tablets have also been useful in enabling participants to do online job search and applying for jobs. To date we have engaged and supported over 50 participants. Of these 6no have reported that they had found sustainable employment. Others have progressed into training or further education with other providers.

The Big Lottery Community Fund enabled the Charity to re-launch the Job Club to support unemployed individuals without equipment or the means of online connectivity to engage in online Job search and job application. The job club has proven to be a lifeline to many individuals. However, the onset of Covid-19 lock down has had a dramatic impact on this project. At the beginning of this reporting period all job club activities were suspended in line with government and local Covid-19 lockdown requirement. Service will resume when government directives allow.

The Health & Social Care project for Walsall MBC has also suffered a set-back due to Covid-19 lockdown and at the end of this reporting period this project was no longer viable and was therefore cancelled.

The Lloyds Bank Foundation's "Enable" funding has helped to support the Charity in maintaining its ISO 27001/9001 accreditations during the period of this report and beyond.

Befriending Service Activities

All day centre activities delivered by the Befriending Service Project, has been suspended due to Covid-19 and the corona virus pandemic.

The Charity is actively seeking new funding opportunities to support the services and it is hoped that we will be successful in our endeavours

Financial Review

As before, against the backdrop of limited funding opportunities, the coronavirus pandemic and lock down it has been extremely difficult to develop the social care service project. This has resulted in the cessation of services until further. This period provides opportunities for the charity to review its options in respect of its day care provision and outreach befriending service.

The principal funding source for Impact Training has been, tendered contract income from sources such as subcontracting to larger supply chain providers. Other Income such as ESF, the Big Lottery Award4All fund and the Lloyds Bank foundation, grants have been awarded for specific pieces of work and do not contribute to the charity's overhead costs.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2020

As a result, the trustees decided to relinquish the lease on the present office accommodation housing the Impact Training project in order to reduce operating cost and exploring other accommodations and funding opportunities. The service is currently funded solely from project funding. Rent arrangements is based on a 6-monthly basis with a short notice period to end the arrangement.

The Statement of Financial Activities shows total incoming resources for the year of £60,408 (2020: £25,207) and total resources expended in the sum of £ 52,889 (2020: £40,698) resulting in a net incoming of resources of £ 7,519 (2020: deficit of £ 15,489).

Whilst still able to win and deliver service contracts Impact Training is currently unable to secure long term funding to provide stability and sustainability. The current situation is such that without substantial contract funding the project will not be able to sustain operation without recourse to limited and tenuous reserves. The lack of incoming funding resource means that the long-term viability of the Befriending Service Project is also in question. The trustees and staff remain hopeful that the financial position of the charity will change, and that new funding source will provide for its short term if not long-term viability.

Reserves

The Trustees have examined the charity's requirement for reserves in light of the main risks to the organisation. The Association need reserves to bridge the gap between spending and income and to cover any unplanned emergency expenditure. The trustees have established a policy whereby the unrestricted funds, not designated for the next 12 months or invested in fixed assets, should be maintained at a level that will fund the management and administration activities for at least the next 12 months.

Risk Management

The trustees monitor the major strategic, business and operational risks, which the charity faces to ensure that systems are adequate to mitigate these risks. The main threat to the charity is obtaining sustainable funds for the respective projects. Fund raising is an ongoing activity and is taking an ever-increasing amount of senior management resources. However, the trustees are confident that the charity's good track record of service delivery and prudent financial management has placed the organisation in a good position to overcome the threats.

Investments

The constitution authorises the trustees to make and hold investments using the general funds of the charity. The trustees have considered a low-risk strategy such as short-term money market placements.

Future Plans

The charity plans to continue its activities outlined above subject to adequate funding being secured. The trustees are constantly aware of the importance of the charity being able to advocate and facilitate additional funding by taking up government and non-governmental opportunities and support, both locally and nationally. The future is not as optimistic as it might have been and in view of the funding uncertainties detailed in the report, the trustees have identified a number of strategies to mitigate this uncertainty:

1. To seek opportunities to tender for government and local authority contracts in the welfare to work training sector via Impact Training.
2. To develop our partnership arrangement with major organisations within the supply chain sector to improve our opportunity to deliver training and support services to the unemployed and others
3. To identify potential funders that will support new project initiatives targeted at vulnerable and isolated individual within the BAME community including Big Lottery.
4. To develop services that will generate sustainable income.
5. To identify and implement cost savings as an ongoing exercise.

**DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2020**

Trustees

The trustees are governed by the constitution of the charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Statement of trustees' responsibilities

The trustees are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business, and
- observe the methods and principles in the Charities SORP

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Board



Leighton Bruce
Chair

Date: 20 December 2021

**DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 31ST MARCH 2021**

We report on the annual report and financial statements of the Charity for the year ended 31 March 2021 as set out on pages 3 to 6 and 10 to 20 respectively.

These reports are made solely to the charity's trustees, as a body, in accordance with the section 144(2) of the Charities Act 2011. Our work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in this 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 charity and the charity's members as a body, for our work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of financial statements. The charity's trustees consider that an audit is not required for the year under section 145 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is our responsibility to:

- examine the financial statements (under section 145 of the 2011 Act).
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- state where particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to my attention:

- a) which gives us reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or
- b) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

.....
Ben Aryeetey & Co.
Accountants
211 Tamworth Lane
Mitcham
Surrey,
CR4 1DH.

Date 20 December 2021

**DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2021**

		Restricted Funds	Unrestricted Funds	Total 2021	Total 2020
	Notes	£	£	£	£
<u>INCOMING RESOURCES</u>					
Incoming resources from generated funds					
Voluntary Income: Donations	3	-	-	-	-
Investment Income: Interest receivable	4	9	5	14	65
Incoming resources from charitable activities					
Grant income: Impact Training	5	60,394	-	60,394	25,142
Befriending Services	5	-	-	-	-
Meal sales: Befriending Services	6	-	-	-	-
Other income	7	-	-	-	-
Total incoming resources		60,403	5	60,408	25,207
<u>RESOURCES EXPENDED</u>					
Charitable activities					
Impact Training	8	50,389	-	50,389	34,780
Befriending Services	8	-	-	-	-
Governance Costs	8	2,500	-	2,500	5,916
Total resources expended		52,889	-	52,889	40,696
<u>NET (OUTGOING)/ INCOMING RESOURCES BEFORE TRANSFERS</u>		7,514	5	7,519	(15,489)

.....continued

The notes on pages 11 to 20 form part of these accounts.

**DUDLEY CARIBBEAN & FRIENDS ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
FOR THE YEAR ENDED 31ST MARCH 2021**

		Restricted Funds	Unrestricted Funds	Total 2021	Total 2020
	Notes	£	£	£	£
Net (outgoing)/incoming resources before transfers		7,514	5	7,519	(15,489)
Transfer		-	-	-	-
<u>RECONCILIATION OF FUNDS</u>					
Fund brought forward as at 1st April 2020			16,336	16,336	31,825
Funds carried forward as at 31st March 2021	14	<u>7,514</u>	<u>16,341</u>	<u>23,855</u>	<u>16,336</u>

The notes on pages 11 to 20 form part of these accounts.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

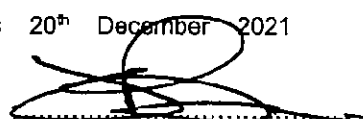
BALANCE SHEET AS AT 31ST MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible fixed assets	10		1,120		1,612
Current assets					
Debtors & Prepayments	11	3,747		492	
Cash at bank and in hand		37,523		27,951	
		<u>41,270</u>		<u>28,443</u>	
Creditors: amounts falling due within one year	12	(18,535)		(13,719)	
Net current assets			<u>22,735</u>		<u>14,724</u>
Total assets, less current liabilities			<u>23,855</u>		<u>16,336</u>
Funds of the Charity					
Restricted funds	14		7,514		-
Unrestricted funds	14		16,341		16,336
			<u>23,855</u>		<u>16,336</u>

The financial statements were approved by the Trustees 20th December 2021


Beverley Campbell

Trustee


Leighton Bruce

Trustee

The notes on pages 11 to 20 form part of these accounts.



DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

2. Accounting policies – continued

2.1 Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, "Accounting and Reporting by Charities" and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective September 2015).

2.2 Grant income

Project grant income

Project grant income represents grants received for specific projects within the charity's activities. Project grant income received which is subject to conditions before it can be spent, is deferred and carried forward in creditors in a Deferred Grant Account until the conditions have been met.

Capital grants

Specific grants in connection with capital expenditure are credited to a restricted fund if the asset purchased is subject to restrictions as to its use.

Depreciation on fixed assets funded by grants is charged against the corresponding restricted fund.

2.3 Invoiced income

Invoiced services are accounted for on a receivable basis.

2.4 Resources expended

Resources expended are accounted for as they are incurred and include irrecoverable VAT. Expenses are charged to the appropriate restricted fund on an actual basis.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis e.g., per capita or estimated usage as set out in Note 8.

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

2.5 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Fixtures and Fittings	10% p.a.	straight line basis
Office Equipment	20% p.a.	straight line basis
Motor Vehicles	25% p.a.	straight line basis

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

5 Grant income con'td

	Grant income 2021 £	Grant income deferred 2021 £	Deferred Grant Release 2021 £	Net Grant Income 2021 £	Net Grant Income 2020 £
Befriending Services					
Dudley Metropolitan Borough Council:					
Social Services	-	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

6	Invoiced Income	Restricted funds 2021 £	Unrestricted funds 2021 £	Total 2021 £	Total 2020 £
	Meal sales	-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
		-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>

7	Other Income	Restricted funds 2021 £	Unrestricted funds 2021 £	Total 2021 £	Total 2020 £
	Impact Training	-	-	-	-
	Befriending Services	-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
		-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

9 Employees	2021	2020
The average number of employees during the year was:	1	1
The average number in each project was:	1	1
Impact Training	-	-
Befriending Services	-	-
	£	£
The total emoluments (including monetary and non-monetary benefits-in-kind) of employees during the year was:		
Emoluments	36,643	23,285
Employers' National Insurance contributions	590	223
	£	£
	<u>37,233</u>	<u>23,508</u>

No employees earned more than £50,000 p.a.
No remuneration was paid to trustees in the year, nor was any trustees' expenses reimbursed.

10 Tangible fixed assets	Motor Vehicles £	Furniture and Fittings £	Office Equipment £	Total £
Cost				
At 1st April 2020	25,700	1,996	7,456	35,152
Disposals	-	-	-	-
	<u>25,700</u>	<u>1,996</u>	<u>7,456</u>	<u>35,152</u>
At 31st March 2021	25,700	1,996	7,456	35,152
	£	£	£	£
Depreciation				
At 1st April 2020	25,700	967	6,873	33,350
Charge for the year	-	200	292	492
Disposals	-	-	-	-
	<u>25,700</u>	<u>1,167</u>	<u>7,165</u>	<u>34,032</u>
At 31st March 2021	25,700	1,167	7,165	34,032
	£	£	£	£
Net book values				
At 31st March 2021	-	829	291	1,120
At 31st March 2020	-	1,029	583	1,612

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

11 Debtors: amounts falling due within one year	2021 £	2020 £
Prepayments and accrued income	3,747	492
	<u>3,747</u>	<u>492</u>
12 Creditors: amounts falling due within one year	2021 £	2020 £
Trade creditors	-	-
Overdrafts	3,853	-
Deferred Grants	11,602	9,572
Other taxes and social security costs	825	-
Trade Creditors	18	-
Other creditors	237	647
Accruals	2,000	3,500
	<u>18,535</u>	<u>13,719</u>

13 Deferred income grants	Balance as at 1st April 2020 £	Amount deferred during the year £	Amount released during the year £	Balance as at 31st March 2021
Community Fund	7,116	-	495	6,621
Covid-19 Resilience Fund	-	2,525	-	2,525
Lloyds Foundation	2,456	-	-	2,456
	<u>9,572</u>	<u>2,525</u>	<u>495</u>	<u>11,602</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

14	Movement of funds	Balance at 1st April 2020 £	Incoming Resources £	Outgoing Resources £	Transfer £	Balance at 31st March 2021 £
	Restricted funds	-	60,403	(52,889)	-	7,514
	Unrestricted funds	16,336	5		-	16,341
		<u>16,336</u>	<u>60,408</u>	<u>(52,889)</u>	<u>-</u>	<u>23,855</u>

15	Analysis of fund balances	Restricted funds £	Unrestricted funds £	Total £
	Fund balances at 31st March 2021 are represented by:			
	Tangible fixed assets	1,120	-	1,120
	Debtors	3,747	-	3,747
	Cash at bank and in hand	2,847	34,876	37,523
		<u>7,514</u>	<u>34,876</u>	<u>42,390</u>
	Less: Creditors: Due within one year	-	(18,535)	(18,535)
		<u>7,514</u>	<u>16,341</u>	<u>23,855</u>

DUDLEY CARIBBEAN & FRIENDS ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

16 Financial commitments

Capital commitments

Capital commitments contracted for at the balance sheet date amounted to £Nil (2020: Nil).

17 Contingent liabilities

There were no contingent liabilities at the balance sheet date (2020: £Nil).

18 Related party transactions

During the year, remuneration was paid to the brother of one trustee, Mr Levene Bruce who is an employee of the Charity.

19 Going Concern

At 31st March 2021, total reserves of the Charity stand at £23,855 compared to reserves of £16,336 at 31st March 2020, reflecting an increase as a result of a surplus in the sum of £ 7,519 during the year.

As before, the trustees have reviewed the Charity's activities and again have noted with concern the current level of annual grants from various sources. The trustees have also noted that despite the fact that some new funding was received for Impact Training towards its activities, the future still looks very challenging. As a result, the trustees are unable to confirm that the Charity will be able to continue its activities in the immediate future while the search for other grants continues.

