

THE FINANCIAL STATEMENTS

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

for the year ended 31 March 2020

Company Number 3916617

Charity Number 1091956

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

INDEX

31 March 2020

	Page
INFORMATION	1
DIRECTORS REPORT	2-10
STATEMENT OF FINANCIAL ACTIVITIES	11
BALANCE SHEET	12
NOTES TO THE FINANCIAL STATEMENTS	13-21
INDEPENDENT EXAMINERS REPORT	22

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

INFORMATION

Directors

Clarence Cameron
Hyacinth Jarrett
Kenneth James
Bishop Lincoln Davis
Sharon Fogarty

Charity and Company Address

Thomas Street
West Bromwich
West Midlands
B70 6LY

Independent Examiner

GP Brookes FCA FCIE BSc
130 Wombourne Park
South Staffs
WV 5 0LY

Bankers

HSBC
328 High Street
West Bromwich
West Midlands
B70 8DL

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

DIRECTORS REPORT

1 CONSTITUTIONAL AND LEGAL OBLIGATIONS

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

2 ORGANISATIONAL STRUCTURE AND GOVERNANCE

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

3 TRUSTEE INDUCTION AND TRAINING

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

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

4 MANAGEMENT AND OPERATIONS

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

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

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

5 CHARITY OVERVIEW

The charity has continued to focus on internal and strategic development much of it driven by our active participation in the Charity's Aid Foundation (CAF) Resilience Program which ended in June 2020. Through the CAF funding over 2 years we have been able to create time for to generate greater trustee, involvement, and staff development to use and adapt a range of tools to aid internal review and future planning. We now have in place a strategic plan taking us up to 2023, a 4-year financial plan, a strategic plan on a page, our theory of change, a comprehensive case for support and a fundraising strategy. These are considered core components for a charity seeking to develop to a higher level and are often required by larger grant making bodies for more applications to larger amounts of money. We have in place the drive for our first ever direct mail and gift in will fundraising campaigns and have even developed a futurology plan to refocus our services on expressed needs of stakeholders. We have expanded the Health and Wellbeing division (HWB) through the Sapphire services, and we have managed to increase the volume of delivery of the ACRC home care service. We have developed as part of the Communities in Sync and are now a delivery partner on the Bereaved carers Support program in Birmingham.

6 RISK MANAGEMENT

A range of regulatory bodies with enforcement capabilities inspect various aspects of the charity's work throughout the year. These include the Care Quality Commission which inspects the ACRC Care which is a registered service, Sandwell Metropolitan Borough Council (MBC) Environmental Health Service who inspect the kitchen facilities, Sandwell MBC Adult and Community Services contracts team who inspect the provision of home care and day care on behalf of local authority commissioners. Employment procedures required that employers take necessary and reasonable steps to ensure staff and volunteers are vetted through the Disclosure and Barring Service. This supports the need to safeguard and reduce the risk of harm to people who use our services and provides support and protection to staff working within the services. The management are aware of its responsibilities toward employees and have in place a structured induction process.

that ensures all employees are made aware of their responsibilities. This is on-going and carried out through induction and continuous training. We have improved our trustee recruitment process and trustees are now required to undertake signed confidentiality disclosures as well as having enhanced DBS checks. Internally risk is managed by on-going reporting of the Chief Executive, Senior Finance Officer and Divisional Managers to the management committee, health and safety sub-group, human resources sub-group, and the finance subgroup. General Data Protection Regulations (GDPR) has required increased awareness around data handling procedures and policies to maintain privacy.

Changes to the funding environment are monitored and addressed by engaging with funding officers, contract officers, commissioners and councillors and MP's to gauge likely impact.

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

7 USE OF RESOURCES

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

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

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

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

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

8 ACRC CARE DIVISION

ACRC Care service has continued to deliver home care services across the borough and in neighbouring boroughs including Birmingham. On average we have expanded the level of care delivery to children over the year by an extra 30 hours a week to increase by £19k over the period. ACRC achieved an average 850 hours per week which is a significant improvement on the previous year which was just under 685 hours per week resulting in an increase in divisional income of £126,584 compared to the previous year. The challenging target of 1000 hours per week was not been achieved but we are moving in the right direction and a concerted effort in the years to come will be required to get back to that level of delivery. The service has been ranked as GOOD within the most recent Care Quality Commission Assessment in November 2019.

9 HEALTH AND WELLBEING DIVISION

The Health and Wellbeing Division (HWB) has expanded in its output of services by building on the Sapphire service, expanding into Russell's Hall and Rowley Regis Hospitals, and adding some winter pressures services to support out of hours discharge. It has continued to deliver the vibrant two days a week, day care service supplemented by a full program of health promotion activities ranging from educational presentations to practical health screenings. The day care service users were able to participate in many health-related groups and had direct input into several research topics. As a result of the Covid pandemic we had to close the hospital ward based Sapphire support and remodel the day service to create an outreach support service.

10 CHILDREN AND YOUNG PEOPLE

We held a pilot chess club during the year as a first venture into re-establishing our offer to children and young people. Our care service supports children in need throughout outreach support and the level has increased during the year. The legacy of previous work with children and young people continues as more and more former Saturday school students and youth club members and young achievers are coming through, and our strategic plan will focus on working to establish better youth provision over the next few years.

11 COMMUNITY DEVELOPMENT

The charity has been an active participant in the local voluntary sector supporting the local infrastructure organisation SCVO and the community benefit society Communities in Sync we have been active in events including Sandwell International Women's day participating in themed groups

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

12 CULTURAL AWARENESS

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

13 VOLUNTEERS AND STUDENT PLACEMENTS

The volunteers are a key element of the organisation and get involved in all areas of the charity ranging from administration catering and carer support. We have maintained strong relationships with Sandwell College, George Salter Academy, the Probation Service and the Princes Trust as well as the job centre to provide student placements, work experiences and project placements. Volunteer representatives Ina Wilkinson and Sonia Moulton have been involved in the fundraising strategy away day and the entertainment have ensured that the cultural events have taken place throughout the year

14 FINANCIAL REVIEW

This year's surplus of £63,294 is a pleasant return to a positive financial situation following last year's deficit and represents a significant turnaround.

There has been an overall increase in turnover rising to £997,866 in 2020 from £826,312 in 2019 representing an increase of £171,554 equal to 20%. This was largely the result of several factors including increased in ACRC average home care hours delivered per week, the increases within HWB service delivery and the CAF programmes part of the main division program. The increase in expenditure was largely the result of the increases in service delivery rising from £ 867,081 in 2019 to £934,572 in 2020 equal to 7.7%. There were increases in direct costs for minimum wage and pensions together with an increased number of care workers plus additional staff relating to the Sapphire Project and the Charities Aid Foundation (CAF) Resilience Fund.

The Main centre division saw an income increase of £26,764 to £200,263 in 2020 up from £173,499 in the previous year equal to a 15.4 % increase.

A 10.6% increase in income within the HWB division saw its income rise by £18,206 to £189,643 in 2020 from £171,437 in 2019. ACRC returned significant rise in income to £607,960 in 2020 from £481,376 in 2019 an increase of £126,584 equal to a 26% improvement.

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

15 TRAINING

The charity has continued to invest in the professional development of its staff volunteers and board members by identifying appropriate training opportunities to enhance the quality of our service provision. Senior staff are close to completing level 5 and level 3 fundraising certificates. The Charity Aid Foundation resilience program has also supported the board and senior management team develop their thinking around the activities and processes needed to achieve the impact and the charity's prime purpose. Ongoing training in the areas of Health and Safety, Emergency First Aid, Fire Marshall Training NVQ Health and Social Care (level 2 and 3) Dementia training and other mandatory course all been completed by various staff within the charity.

16 QUALITY DEVELOPMENT

Our day care and community services have managed to maintain our ISO9001 Quality Standard for day care and community services accredited by ISOQAR with the ongoing support of CMF Quality Consultant. We successfully completed the transition to the new 2015 standard and are on track with our preparations for the full recertification due to take place in June 2020. We decided to postpone seeking to get ACRC under the ISO9001 scope due to pressures within the services and will revisit this next year. The ACRC service were given a three-day CQC inspection in November 2019 and were given an across the board GOOD rating

17 INTERNATIONAL RELIEF

During the year we held fundraising efforts for the Bahamas following a devastating impact of hurricane Dorian in the region. A total of £1,070 was raised and sent to the Bahamas High Commission for distribution to those affected.

18 ACHIEVEMENTS

- 1 Completing the transition of our ISO9001 Quality management system to the new 2015 standard.
- 2 Achieving an across the board GOOD rating from the Care Quality Commission for ACRC Care.
- 3 Securing funds from the National Lottery for the partial refurbishment of the hall and toilets

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

- 4 Securing some continuation funding to continue delivering hospital-based support via the Sapphire Project in partnership with Agewell via the Sandwell and West Birmingham Hospital Hospital's Your Trust Charity.
- 5 Hosting a successful Black History Month event in October and Jamaican independence event in August.
- 6 Supporting health and social care students to achieve their level 2 and 3 NVQ certificates.
- 7 Progressing on the Charities Aid Foundation Resilience Program producing core development and management plans.
- 8 Recruiting new trustees Commencing a trustee recruitment program
- 9 Hosting another Jamaica land and property seminar in conjunction with Campbell-Swaby and Approved Wills
- 10 Hosting a diabetes seminar in conjunction with Tony Kelly and the Diabetes UK
- 11 Hosting a Windrush compensation meeting in conjunction with Dr Desmond Jaddoo and the home office
- 12 Supporting West Midlands African Caribbean Cancer Action group
- 13 Recruiting new trustees
- 14 Trustee Hyacinth Jarrett being chosen to be the keynote speaker for the Sandwell International Women's Day

19 COVID 19 PANDEMIC

In March 2020 we were all affected by the Covid -19 pandemic. On a practical level it meant that we had to close the building and put in measures to ensure that some of our core activities could continue. Measures taken included investing in mobile printers, headsets, video cameras and making use of zoom and Microsoft teams as staff had to work from home for a period. We were unable to operate the day service nor the Sapphire hospital based service so we had to revamp them to create an outreach and befriending services supporting those who have been socially isolated and were at risk of deterioration. Demand for home care initially fell as a result and in the first few month's delivery was down by 200 hours a week. We have applied to the various government help schemes and local authority grants to mitigate the impact and continue to work towards rebuilding the charity. Our strategic plans will need to be revisited considering the covid impact.

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

20 DEVELOPMENT PLANS

We will continue with the fundraising strategy focussing on gift in will and making use of a direct mail campaign to attract new donors both individuals and companies to support the charity. The gift in will is going to target solicitors and providers of funeral services.

We completed a futurology study which asked service users, students, volunteers, staff, and board members what areas of work the charity should be concentrating on in the future.

The three main areas identified were: -

- 1 Work to improve the building or get a better building
- 2 More work with children families and young people including educational support and youth work
- 3 Increase our charity's digital presence by making better use of social media and our website to attract younger users.

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

We will also look to be proactive and support the community to overcome the impact of Covid 19 including supporting people into work and training and enhancing computer skills.

21 RESERVES POLICY

The reserves policy is designed to enable the charity to build up enough reserves to set aside for purchases, developments and maintain staff pay. This year returned a financial surplus which will help us deliver these goals. The Centre remains solvent and a going concern at the time of the report.

22 INDEPENDENT EXAMINER

The Independent Examiner G P Brookes acted throughout the year and has expressed his willingness to continue in office. This will be put to the board. However, should a statutory audit be required due to the Centre's turnover exceeding £1 million an alternative Registered Auditor will need to be appointed instead. This will be considered and dealt with towards the end of the current financial year.

**Annual Report and Financial Statements of West Bromwich African
Caribbean Resource Centre
For the year ending 31st March 2020**

23 STATEMENT OF DIRECTORS RESPONSIBILITIES

Company Law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the of the charitable company at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the Directors should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Company will continue in business.

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

In accordance with company law, as the company directors, we certify that:

- so far as we are aware, all relevant audit information has been given to the company's independent examiner, as the directors of the company consider and in the process have taken all the steps that we ought to have taken to make ourselves aware of any relevant audit information and to establish that the charity's independent examiner has become of that information.

On behalf of the board of Directors

Director (signature)  (NAME) Hyacinth Jarrett

Dated 14th OCTOBER 2020

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2020

	<u>Notes</u>	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Income					
Charitable Activities	2				
Health and Well Being Division	2a	105,998	83,645	189,643	171,437
ACRC Home Care Division	2b	8,451	599,509	607,960	481,376
Main Centre Division	2c	17,416	182,847	200,263	173,499
TOTAL		<u>131,865</u>	<u>866,001</u>	<u>997,866</u>	<u>826,312</u>
Expenditure					
Charitable Activities	3				
Health and Well Being Division	3a	127,329	36,075	163,404	156,223
ACRC Home Care Division	3b	8,451	587,254	595,705	536,215
Main Centre Division	3c	17,416	158,047	175,463	174,643
TOTAL		<u>153,196</u>	<u>781,376</u>	<u>934,572</u>	<u>867,081</u>
Net Income and movement of funds		<u>(21,331)</u>	<u>84,625</u>	<u>63,294</u>	<u>(40,769)</u>
Reconciliation of funds					
Total funds brought forward		<u>21,331</u>	<u>791</u>	<u>22,122</u>	<u>62,891</u>
Total funds carried forward		<u>-</u>	<u>85,416</u>	<u>85,416</u>	<u>22,122</u>

There were no recognised gains or losses for 2020 or 2019 other than those included in the Financial Activities

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

All surpluses/(deficits) are a result of continuing activities.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

BALANCE SHEET

as at 31 March 2020

Company number 3916617

	Notes	£ 2020	£ 2019
Fixed Assets			
Tangible Assets for use by the charity	6	1	1
Current Assets			
Debtors	7	98,812	101,528
Bank & Cash in hand	8	138,165	36,483
Total		236,977	138,011
Creditors : Amounts falling due in less than one year	9	(132,259)	(96,587)
Provision for liabilities	13	(19,303)	(19,303)
Net Current Assets		85,415	22,121
Total Assets less Current Liabilities		<u>85,416</u>	<u>22,122</u>
FUNDS			
General Funds			
Unrestricted Funds	10	85,416	791
Restricted funds	10	-	21,331
Total		<u>85,416</u>	<u>22,122</u>

For the year ended 31 March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors responsibilities:

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Approved by the directors on 14/10/2020 and signed on their behalf



Director

NAME Hyacinth Jarrett

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS
for the year ended 31 March 2020

1. Accounting Policies

Basis of preparation

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011 the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared on a going concern basis under the historical cost convention modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

Funds

Unrestricted funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds

Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such fund are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Donations or grants received for a specific object or invited by the charity for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The charity does not usually invest separately for each fund.

Income Recognition

Donations are recognised when received. Grants are accounted for when the charity is legally entitled to the amounts due. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS
for the year ended 31 March 2020

(1) Accounting Policies Contd.

Expenditure Recognition

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

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

Governance costs

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

Debtors and creditors

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

Assets

Tangible fixed assets for use by charity

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Costs includes costs directly attributable to making the assets capable or operating as intended. These are capitalised if they can be used for more than one year, and cost at least £1000. They are valued at cost.

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

Going Concern

The directors consider that the charity remains viable for the year ahead.

Support Costs

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

Charitable Expenditure

In accordance with the Companies Memorandum and Articles all expenditure is made with the intention of fulfilling Charitable Aims and Objectives

Pension Costs

The Trust has a pension scheme in line with the Government's Pensions legislation but contributions are not yet awarded to staff at this stage of the organisation's life.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS Contd.
for the year ended 31 March 2020

	Restricted Funds 2020	Unrestricted Funds 2020	Total Funds 2020	Total Funds 2019
Note 2. Income from Charitable Activities	£	£	£	£
2a Health and Well Being Division				
Extend Class income	-	3,705	3,705	3,299
Grants (Hospital Fund)	-	52,746	52,746	43,332
Catering and Day Care Services				
Sales of meals and Kitchen facilities	-	13,823	13,823	14,623
Other income	-	13,371	13,371	11,669
Day Care Contract	95,998	-	95,998	88,514
Special Carers Grants	10,000	-	10,000	10,000
	<u>105,998</u>	<u>83,645</u>	<u>189,643</u>	<u>171,437</u>
2b ACRC Home Care Division				
Sales of Home Care services Spot Purchases	-	138,638	138,638	107,103
Sales of Home Care services Contracts	8,451	-	8,451	42,510
Other related income	-	3,629	3,629	5,567
Childrens Services	-	50,090	50,090	31,848
Home Care Private Clients	-	407,152	407,152	294,348
	<u>8,451</u>	<u>599,509</u>	<u>607,960</u>	<u>481,376</u>
2c Main Division				
Main Voluntary Sector Grant	-	111,998	111,998	110,889
Donations and other income	-	4,190	4,190	5,023
The National Lottery Community Fund	9,620	-	9,620	-
Communities in Sync	7,796	-	7,796	-
Recharge income	-	-	-	10,000
CAF Resilience for Charity	-	53,029	53,029	30,334
Classes and Room Hire	-	13,630	13,630	17,253
	<u>17,416</u>	<u>182,847</u>	<u>200,263</u>	<u>173,499</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS Contd.
for the year ended 31 March 2020

	2020	2019
	£	£
3.Direct charitable expenditure		
3a Health and Well Being Division		
Hospital Fund		
Salaries	32,105	26,666
Small Equip	-	1,380
Other costs	311	362
Health Promotion		
Tutors & Mentoring costs	950	1,075
Event and activity costs	798	791
Other costs	93	96
Catering Services and Day Care		
Salaries & NIC	68,602	68,007
Food Purchases	13,106	14,156
Event costs incl petrol	607	2,232
Transportation costs	10,093	10,196
Kitchen Maintenance and hire	976	1,121
Other admin costs	6,763	3,141
<i>Support costs and Financial management</i>	29,000	27,000
	<u>163,404</u>	<u>156,223</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS Contd.
for the year ended 31 March 2020

	Note	£ 2020	£ 2019
3b Home Care Division			
Salaries & NIC		510,773	448,993
Travel & Communication Allowances		15,111	17,442
Consumables		10,076	7,938
Software support		1,080	2,592
Provision for doubtful debts		3,147	-
Other Direct Costs		15,518	11,250
Support costs and Financial management		40,000	48,000
		<u>595,705</u>	<u>536,215</u>
3c Centre Main Division			
Salaries & NIC		148,871	130,477
Pensions		1,484	2,596
Other Costs			
Premises expenses (including heat and light)		33,307	20,854
Outstanding bonus payments		-	19,303
Advertising Printing & Stationary		7,658	5,990
Telephone & Postage & IT		7,100	8,980
Insurance		3,653	4,330
Equipment Hire and expensed equipment		2,036	2,820
Office expenses		1,629	3,216
Computer and software support Contracts		11,983	11,988
Miscellaneous costs		8,351	1,831
Travel expenses		1,689	1,691
Governance costs	4a	9,791	14,970
Subscriptions		2,309	3,092
Special events & functions		4,602	7,505
		<u>244,463</u>	<u>239,643</u>
Less recharges to projects		<u>(69,000)</u>	<u>(65,000)</u>
		<u>175,463</u>	<u>174,643</u>
		£ 2020	£ 2019
4a Governance Costs			
Professional fees		4,189	8,822
Independent Examination and Statutory accounts			
Preparation		4,000	4,000
Bank Charges		1,602	2,148
	3c	<u>9,791</u>	<u>14,970</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS Contd.
for the year ended 31 March 2020

	2020	2019
	£	£
5. Net movement in funds for the year		
The net movement in funds for the year is stated after charging:		
Independent Examination and Statutory accounts Preparation	4,000	4,000

Staff Costs

No remuneration was paid to the trustees in the year

	2020	2019
	£	£
Wages & Salaries	717,329	635,501
Social Security Costs	39,801	39,362
Pension payments	10,699	6,599
	<u>767,829</u>	<u>681,462</u>

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

Administrative :	13	13
Project Based	48	42

No employee received more than £60,000 in emoluments

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS Contd.
for the year ended 31 March 2020

6. Tangible fixed assets for use by the Charity

	2020 £	2020 £	2019 £
	Office Equip & Vehicle	Total	Total
Cost as at 1 April 2019	16,118	16,118	35,041
Disposals	-	-	(18,923)
Cost as at 31 March 2020	<u>16,118</u>	<u>16,118</u>	<u>16,118</u>
Depreciation as at 1 April 2019	16,117	16,117	35,040
Disposals	-	-	(18,923)
Charge for the year	-	-	-
Depreciation as at 31 March 2020	<u>16,117</u>	<u>16,117</u>	<u>16,117</u>
Net book Value as at 31 March 2020	<u>1</u>	<u>1</u>	<u>1</u>
Net book Value as at 31 March 2019	<u>1</u>		

	£ 2020	£ 2019
7. Debtors		
Trade Debtors	97,291	100,052
Prepayments & Sundry Debtors	<u>1,521</u>	<u>1,476</u>
	<u>98,812</u>	<u>101,528</u>
8. Bank and Cash		
Bank Accounts	136,145	35,201
Petty Cash	<u>2,020</u>	<u>1,282</u>
	<u>138,165</u>	<u>36,483</u>

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

Trade Creditors	14,312	29,861
Accruals and grants in advance	91,644	37,275
PAYE	9,602	6,167
Trustee/ directors loans	-	60
Other creditors	<u>16,701</u>	<u>23,224</u>
	<u>132,259</u>	<u>96,587</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS Contd.
for the year ended 31 March 2020

10. Analysis of net assets between funds

	Tangible Fixed Assets	Other Net assets	Total
	2020	2020	2020
	£	£	£
Unrestricted Funds			
General funds	1	85,415	85,416
	1	85,415	85,416
Restricted funds	-	-	-
	1	85,415	85,416

Designated funds when available will be used by the Directors for transitional arrangements of new and existing projects cessation and commencement funding . At this stage current funds are used for day to day working capital requirements .

11. Finance and operating leases

Rentals applicable to operating leases are charged to the Statement of Financial Activities over the period they are incurred. Assets obtained under finance leases are capitalised as tangible assets. Obligations under such leases are included as creditors net of finance charges allocated to future periods. The finance element of each payment is charged to the Financial Activities so as to produce periodic rate on the net obligation outstanding in each period.

As at 31 March 2020 the company had two operating lease commitments.

Photocopier £720 per annum

11 payments of £180 per Quarter remain

Server £1483 per annum

12 payments left of £371 per quarter remain

The centre receives the gift in kind benefit via the local authorities of rent free premises at Thomas St West Bromwich. This is estimated to be worth £14,000 per annum

12. Related Party Transactions

The company directors now own the majority of the shares of Club Carib Ltd making it effectively a subsidiary via common ownership of WBACRC. Due to the immaterial level of turnover of CC Ltd group accounts were not legally necessary or considered helpful on this occasion but are declared as related party transactions with little or no leakage of resources from each entity to the other.

Club Carib's principal activity during the year continued to be the operation of the bar, catering and function facilities of West Bromwich African Caribbean Resource Centre (WBACRC)

The turnover for the year to 31 March 2020 was £38,336 (2019 £42,456) resulting in a loss of £4,223 and for 2019 a loss of £3,830

13. Provision for liabilities

Due to cash flow restraints obligations for bonus awards had been deferred until a time when sufficient working capital would become available for their payment. This long term obligation has been evaluated at £19,303 is now likely to be paid in the forthcoming year as surpluses have resulted in the cash availability to do this.

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE
NOTES TO THE ACCOUNTS Contd.
for the year ended 31 March 2020

14 Prior Year Comparatives
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 March 2019

	<u>Notes</u>	Restricted Funds 2019 £	Unrestricted Funds 2019 £	Total Funds 2019 £
Income				
Charitable Activities				
Older People and Health Division		141,846	29,591	171,437
ACRC Home Care Division		42,510	438,866	481,376
Main Centre Division			173,499	173,499
TOTAL		<u>184,356</u>	<u>641,956</u>	<u>826,312</u>
Expenditure				
Charitable Activities				
Older People and Health Division		151,846	4,377	156,223
ACRC Home Care Division		42,510	493,705	536,215
Main Centre Division		-	174,643	174,643
TOTAL		<u>194,356</u>	<u>672,725</u>	<u>867,081</u>
Net Income and movement of funds		<u>(10,000)</u>	<u>(30,769)</u>	<u>(40,769)</u>
Reconciliation of funds				
Total funds brought forward		31,331	31,560	62,891
Total funds carried forward		<u>21,331</u>	<u>791</u>	<u>22,122</u>

WEST BROMWICH AFRICAN CARIBBEAN RESOURCE CENTRE

for the year ended 31 March 2020

Independent Examiners Report to the Trustees of West Bromwich African Caribbean Resource Centre

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2020 which is set out on pages 11 to 21.

Responsibilities and basis of report

As the charity trustees of the company (who are treated as directors for the purposes of the company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('The 2006 Act')

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

Independent Examiner's Statement

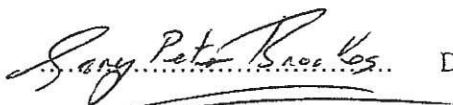
Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of The Institute Of Chartered Accountants for England and Wales

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

- (1) accounting records were not kept in respect of the company as required by section 386 of the 2006 Act, or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view ' which is not a matter considered as part of an independent examination ;or
- (4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.

Signed



Date .. 14th October 2020

Gary Peter Brookes

Fellow of The Institute of Chartered Accountants of England and Wales

130 Wombourne Park

Wombourne

South Staffs

WV5 0LY