

**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>16,761</u>	 <u>23,332</u>	 <u>40,093</u>	 <u>23,855</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					
Unrestricted funds	10			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