

CHRISTIAN CARE ASSOCIATION

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FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

**Ian Cloke
38 Melbury Gardens
London
SW20 0DJ**

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CHRISTIAN CARE ASSOCIATION

CHARITY INFORMATION

REGISTERED CHARITY NUMBER:	1044099
CHAIR:	Jane Savill
HONORARY TREASURER:	Ann Thimont
HONORARY SECRETARY:	Pat Spencer
BOARD OF TRUSTEES:	Jane Savill Pat Spencer Ann Thimont Dr Ann Phillips Tom Kavanagh Julian Burling David Marsden (resigned 15 March 2023)
BANKERS:	HSBC Bank plc 5 Wimbledon Hill Road Wimbledon London SW19 7NF
INDEPENDENT EXAMINER:	Ian Cloke 38 Melbury Gardens London SW20 0DJ
REGISTERED OFFICE:	7 Melbury Gardens Wimbledon London SW20 0DH

REPORT FROM THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The year under review was the first without significant restrictions imposed by the Covid pandemic. Life gradually returned to 'normality' although some clients and some volunteers were still wary about having too much close contact with unknown people. However in the summer there were in-person Falcon camps for both age groups attended by 16 youngsters and, on an extremely hot day in August, 36 adults and children joined a very successful day trip to Hounslow Urban Farm. All those taking part in both types of activity had a really enjoyable time, as did the two families spending a week at Butlin's in Bognor Regis. Continued generous donations from churches and individuals made it possible to pay for these activities and to buy the increasingly expensive food needed to supplement donated items in a year of sharply rising cost of living. We even made a few payments to individuals towards heating bills as they rose so steeply. In all 112 families were helped in some way, 11 more than during the previous year, 61 (54 per cent) being completely new families. 42 per cent of new families were referred to CCA by Merton Children's or Adult Care and 10 per cent by the NHS. There was a significant rise in self referrals to 30 per cent. Looking back over the two preceding years it is interesting to note that the ethnic mix of families has changed a bit with an increase in the number of white British families helped (from 22 per cent in 2020/21 to 29 per cent in 2022/23) and a decrease in the number of Asian families (from 28 per cent to 17 per cent over the same period) with other groups remaining stable. Perhaps this shows that all groups have been affected by the cost of living crisis.

Total income was £64,671 (it had been £29,068 the previous year) and expenditure was £46,216 (£29,373 in 2021-22). Money spent on management and administration was held at £5,291 (£5,238 in 2021-22). Direct charitable expenditure totalled £40,925, a significant increase on the previous year - £24,115.

We had been looking for a new van for some time and this became even more important with the coming expansion of the Ultra Low Emissions Zone to include Merton from August 2023 and increasing unreliability of the old van. A generous legacy from John Golden's estate (£10,000) and the proceeds of the Mayor of Merton's charity in 2021-22, paid in January 2023 (£19,000) made it possible to buy a van in March 2023 for £26,353. We were also very pleased to make a successful application for £5,000 from the Mayor of London's scrappage scheme when disposing of the old vehicle. The Furniture Project was unfortunately often short of good quality donated items which affected the number of families that we could help. Due to increased bed bug infestations in London it became necessary to decline offers of mattresses and these are now purchased as needed.

Once again we have been very blessed with donations but are finding it difficult to recruit new volunteers to some key posts. The post of Children's and Families' Activities Coordinator remained unfilled all year. We are grateful for the very experienced team members of this Project who enabled camps and outings and birthday and Christmas presents to go ahead. We were delighted to welcome a new volunteer, Canute d'Aguiar, to take on the new post of Finance Manager assisting the Treasurer and also the role of Transport Officer when Lizzie Chilcott steps down. We were pleased to welcome Anja Laitinen to the Office team, Karen Cornwall and Liz Muir as Befrienders and Anita Whitehouse, Ann Edwards and Simon Hillson to the drivers' team, but drew another blank in attempts to recruit an Assistant CARE Coordinator. The lack of volunteers seems to be a universal problem but we have to find a way of attracting the right people. We had hoped to reduce the hours spent by some of our volunteers but this will not be possible if we can't attract some fresh faces.

REPORT FROM THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The AGM in November was well attended and Councillor Andrew Judge's talk about the Council's plans to provide new social housing and improve the quality of the existing stock was keenly listened to and drew some very good questions as housing is a major concern of many of CCA's clients and volunteers.

During the year a very thorough review was made of the Health and Safety Policy and all risk assessments were closely examined. We take safeguarding very seriously and are now under the umbrella of Atlantic Data for DBS clearances although few of our volunteers are working in posts requiring them to be carried out. We were sorry that David Marsden had to step down as a Trustee in March due to increasing mobility problems. It was good to have a social gathering for volunteers in Phil and Sylvia Baxter's garden on a beautiful September evening. There was a very good training session conducted via Zoom explaining ways to help families confronted by the cost of living crisis.

Going forward we thank God for the many generous donations and pray that he will show us the way to attract more volunteers.

Approved by the Board of Trustees on 28 July 2023 and signed on their behalf by:

Pat Spencer
Honorary Secretary

RESPONSIBILITY OF THE BOARD OF TRUSTEES FOR FINANCIAL STATEMENTS

Charity Law requires the Board of Trustees to prepare Statements of Account for each Financial Year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources for that period. In preparing those Financial Statements the Board of Trustees are required to:

- select suitable accounting policies and then apply them consistently
- 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 operation
- value the assets and liabilities in accordance with the Statement of Recommended Practice Accounting by Charities

The Board of Trustees is responsible for keeping proper accounting records which are sufficient to show and explain the Charity's transactions and to disclose with reasonable accuracy at any time the financial position of the Association, and to enable them to ensure that any statements of account comply with the requirements of the Charity (Accounts and Reports) Regulations 2008. It is 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.

Reserves Policy

As the charity does not have any long-term financial commitments and does not employ any staff, being run entirely by volunteers, the Board of Trustees does not consider it necessary to hold significant reserves. If, in a given year, reserves were to fall below the expenditure in the previous year, the Board of Trustees would at that stage notionally allocate the reserves to each client family to ensure that no new clients were to be taken on without the reserves to support their ongoing needs.

**REPORT OF THE INDEPENDENT EXAMINER TO THE BOARD OF TRUSTEES OF
THE CHRISTIAN CARE ASSOCIATION**

I report on the accounts of the Charity for the year ended 31 March 2023 which are set out on pages 6 to 10.

Respective Responsibilities of the Board of Trustees and Examiner

The Board of Trustees is responsible for the preparation of the accounts. The Board considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts 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
- state whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Board 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 accounts 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 my examination, no matter has come to my attention:

- (1) which gives me 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 accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met, or;
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ian Cloke
38 Melbury Gardens
London
SM20 0DJ

1 November 2023

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	Note	Total 2023 £	Total 2022 £
UNRESTRICTED FUNDS			
Income			
External Grants	2	25,500	5,000
Donations	3	21,242	20,152
Legacy		10,000	
Fund-Raising Appeals		14	6
Interest Received		698	1,720
Gift Aid		4,031	1,720
		-----	-----
		61,485	28,598
Expenditure			
Direct Charitable Expenditure	4	(37,508)	(23,895)
		-----	-----
Net Incoming/(Outgoing) Unrestricted Funds		23,977	4,703
RESTRICTED FUNDS			
Income			
Donations	5	3,186	470
		-----	-----
		3,186	470
Expenditure			
Direct Charitable Expenditure	5	(3,417)	(220)
		-----	-----
Net (Outgoing)/Incoming Restricted Funds		(231)	250
Management and Administration	6	(5,291)	(5,258)
		-----	-----
NET INCOMING/(OUTGOING) FUNDS		18,455	(305)
Funds brought forward		164,255	164,560
		-----	-----
GENERAL FUND CARRIED FORWARD		182,710	164,255
		=====	=====

The Notes on pages 8 - 10 form part of these Financial Statements

CHRISTIAN CARE ASSOCIATION

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BALANCE SHEET AS AT 31 MARCH 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Tangible Assets	7	26,180	-
CURRENT ASSETS			
Short Term Investments	60,000		75,725
Cash at Bank	88,923		86,007
Debtors and Prepayments	8,855		2,629
	-----		-----
	157,778		164,361
CURRENT LIABILITIES			
Sundry Creditors	(1,248)		(106)
		156,530	164,255
		-----	-----
		182,710	164,255
		=====	=====
FUNDS			
General Fund	8	182,710	164,255
		-----	-----
		182,710	164,255
		=====	=====

Approved by the Board of Trustees on 28 July 2023 and signed on their behalf by:

Ann Thimont
Honorary Treasurer

The Notes on pages 8 to 10 form part of these Financial Statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023**1. ACCOUNTING POLICIES**

Basis of Accounting: The Statement of Accounts has been prepared in accordance with the provisions of the Charity (Accounts and Reports) Regulations 2008 and Statements of Recommended Practice Accounting by Charities.

Income: Donations and legacies are accounted for when received by the Association.

Grants: Revenue grants are credited to Income for the period to which they relate.

Depreciation: Depreciation of tangible fixed assets is provided at the following annual rates in order to write-off each asset over its estimated useful life.

Motor Vehicle	20% on cost
Equipment and Furniture	15% on cost

2. UNRESTRICTED GRANTS

	2023	2022
	£	£
Merton Volunteers	1,500	
The Mayor of Merton Charity Appeal	19,000	
ULEZ Van Scrappage Scheme	5,000	
Keswick Enterprises Holdings Charitable Trust		5,000
	-----	-----
	25,500	5,000
	=====	=====

**3. UNRESTRICTED DONATIONS
(unless otherwise indicated)**

	2023	2022
	£	£
St Mary's Merton Park	966	1,010
Christ Church West Wimbledon	644	313
Merton Park Baptist	724	771
Merton Priory PCC		210
Sisters of the Sacred Heart of Mary		5,000
Orthodox Church		50
St Mary's Wimbledon		145
St John Fisher	525	460
Godalming Baptist	150	150
Daughters of the Heart of Mary		200
Sacred Heart Wimbledon		808
Inspire Choirs		303
Trinity United Reform Church	112	-
St Marks Mitcham	500	-
Christ Church Colliers Wood	332	-
Martin Way Methodist	30	-
St James Merton	250	-
General Donations	17,009	10,705
	-----	-----
	21,242	20,152
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

4. UNRESTRICTED CHARITABLE EXPENDITURE

This item relates to expenditure not covered by specific (restricted) donations or grants.

	2023 £	2022 £
Holidays and outings	5,925	1,493
Camps (to the extent not covered by specific donations)	2,247	738
Family Support (Food and Other Supplies)	20,179	15,163
Furniture Project	9,157	6,501
	-----	-----
Total Direct Charitable Expenditure	37,508	23,895
	=====	=====

5. MOVEMENT ON RESTRICTED FUNDS

This item relates to moneys given for a specific purpose for which under the Rules of the Charity Commission separate records must be kept.

	Brought Forward £	Income £	Expenditure £	Carried Forward £
Camps	-	250	(250)	-
Family Support	250	2,936	(3,167)	19
	-----	-----	-----	-----
	250	3,186	(3,417)	19
	=====	=====	=====	=====

6. MANAGEMENT AND ADMINISTRATION

	2023 £	2022 £
Office Rent	3,070	2,940
Insurance	767	726
Equipment	45	153
Expenses of Annual General Meeting		165
Secretarial Expenses	43	37
Communications	521	592
Stationery	423	293
Bank Charges	78	
Other	344	352
	-----	-----
	5,291	5,258
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

7. FIXED ASSETS

	Motor Van	Equipment & Furniture	Total
	£	£	£
At Cost			
At 1 April 2022	10,700	-	10,700
Disposal during year	(10,700)	-	(10,700)
Addition during year	26,353	-	26,353
	-----	-----	-----
At 31 March 2023	26,353	-	26,353
	=====	=====	=====
Depreciation			
At 1 April 2022	10,700	-	10,700
Disposal	(10,700)	-	(10,700)
Charge for year	173	-	173
	-----	-----	-----
At 31 March 2023	173	-	173
	=====	=====	=====
Net Book Value			
At 31 March 2022	0	0	0
	=====	=====	=====
At 31 March 2023	26,180	0	26,180
	=====	=====	=====

8. FUNDS

	£
At 1 April 2022	164,255
Income for year	64,671
Outgoings for year	(46,216)

At 31 March 2023	182,710
	=====

- 9.** During the year no expenses were paid or payable to Officers or Trustees of the Association. No Officers or Trustees of the Association received any remuneration.