

**CHRISTIAN CARE ASSOCIATION**

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**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**

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

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**CHRISTIAN CARE ASSOCIATION**

**CHARITY INFORMATION**

<b>REGISTERED CHARITY NUMBER:</b>	1044099
<b>CHAIR:</b>	Jane Savill
<b>HONORARY TREASURER:</b>	Ann Thimont
<b>HONORARY SECRETARY:</b>	Pat Spencer
<b>BOARD OF TRUSTEES:</b>	Jane Savill Pat Spencer Ann Thimont Ann Phillips Tom Kavanagh Julian Burling Jane Allen (appointed 28 July 2023)
<b>BANKERS:</b>	HSBC Bank plc 5 Wimbledon Hill Road Wimbledon London SW19 7NF
<b>INDEPENDENT EXAMINER:</b>	Ian Cloke 38 Melbury Gardens London SW20 0DJ
<b>REGISTERED OFFICE:</b>	7 Melbury Gardens Wimbledon London SW20 0DH

**REPORT FROM THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

In April 2023 the Trustees made one last attempt to find a volunteer to become Deputy to Gillian Thick and possibly replace her as CARE Coordinator when she stepped down after the October AGM. The post was extensively advertised in local churches and on websites but there were no applications. In early May there was a joint meeting of the Board of Trustees and the CARE Committee to assess the situation. The next idea was to divide the role of CARE Coordinator into two and advice was taken from Merton Connected who had a good overview of the current recruitment of volunteers in the borough. At this point the Trustees started serious consideration of creating a paid position which would be a very big step because of the added administration and the increased funding required. By September it was agreed to advertise for someone working twenty one hours a week to fill the role of Executive Manager on a one year contract, there being sufficient funds in the reserves to sustain this for about two years.

At the AGM it was announced to supporters that this would be happening with a closing date of 23 November. Seven applications were received and five people called for interview in early December when Jenny Clayton was unanimously selected. Fortunately, she was able to start on 8 January 2024 and Gillian Thick very kindly agreed to stay until March to assist with the handover. Gillian's 46 years of invaluable work for the charity were acknowledged at the AGM and she was able to say a personal goodbye to some long-standing client families at a pancake party in February 2024 and to volunteers at a special tea in March, most of the cost of which was very kindly financed by the Wimbledon District Nursing and Midwifery Benevolent Society. Christian CARE and many of its clients over the years are much indebted to Gillian's dedication and care over nearly half a century. It was good that public recognition of this dedication was made on 7 June 2024 when she was given an Eric Leppard Lifetime Achievement Award at the Civic Pride Volunteer Awards organised by Merton Connected.

Since joining, Jenny has been examining everything the charity does and the tools it uses with recommendations for change, some easily implemented, some requiring a more complicated solution. Despite having no luck recruiting a Coordinator for Children's and Families' work, vacant for over a year, Monica Pinto and Valerie Fernandes did agree at an open afternoon they attended in September to organise the Christmas hampers, and we were happy to welcome Doctor Jane Allen as a Trustee from July. There is still one space for a Trustee and several areas where more volunteers would be welcomed, especially as Befrienders. Despite all the extra work caused by recruitment problems Christian CARE Association continued to respond to requests for help from sometimes desperate people who either referred themselves or were referred by the local schools, council services or other voluntary organisations. In all we helped 96 families, comprising 305 individuals (compared with 112 families and 374 individuals in 2022-23). Of the 41 new families 36 per cent were referred by social services, 12 per cent by health services and 30 per cent referred themselves. Family support cost the charity £21,178 (£20,865 in 2022-23). There was a big increase in the money allocated for special support for children (including an outing, school uniforms, and birthday presents) from £2,480 to £4,712. Fortunately, general donations remained buoyant but with large increases in the money spent on running the van and purchases of white goods plus the first three months of our employee's salary, our income of £47,684 was exceeded by expenditure of £68,757, a deficit of £21,073 which was covered by reserves.

The Trustees decided to ask specialist solicitors to help provide a suitable contract for Jenny Clayton and they also recommended that we consider becoming a Charitable Incorporated Organisation (we are at present an unincorporated charity and the Trustees could be individually liable for any debts). This is a complicated process but we are looking into it at the time of writing. Early in the year we completed the revision of the Equal Opportunities and the Complaints Policies and are currently working on our Safeguarding Policies. The Trustees will be making a careful check of all expenditure to see where economies can be made. Apart from donations from churches and individuals, Christian CARE was most grateful to receive £800 from the sale of

**REPORT FROM THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024**

tickets for a concert given by the Hertfordshire Chamber Orchestra at Christ Church West Wimbledon in April 2023. We were also very grateful to learn just after the end of the financial year that Christian CARE will be the local charity supported by the 2024-25 Mayor of Merton, Councillor Slawek Szczepanski.

Approved by the Board of Trustees on 25 September 2024 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 now employs an Executive Manager, the Trustees intend to maintain reserves that are sufficient to cover a year's worth of expenditure. If reserves were to fall below the level of the previous year's expenditure, 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 2024 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

15 November 2024

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024**

	<b>Note</b>	<b>£</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>UNRESTRICTED FUNDS</b>				
<b>Income</b>				
External Grants	2	5,000		25,500
Donations	3	33,552		21,242
Legacy		-		10,000
Fund-Raising Appeals		23		14
Interest Received		688		698
Gift Aid		4,078		4,031
		-----		-----
		43,341		61,485
<b>Expenditure</b>				
Direct Charitable Expenditure	4	(50,045)		(37,508)
		-----		-----
<b>Net (Outgoing)/Incoming Unrestricted Funds</b>			(6,704)	23,977
<b>RESTRICTED FUNDS</b>				
<b>Income</b>				
Donations	5	4,343		3,186
<b>Expenditure</b>				
Direct Charitable Expenditure	5	(4,143)		(3,417)
		-----		-----
<b>Net Incoming/(Outgoing) Restricted Funds</b>			200	(231)
Management and Administration	6		(14,569)	(5,291)
			-----	-----
<b>NET (OUTGOING)/INCOMING FUNDS</b>			(21,073)	18,455
Funds brought forward			182,710	164,255
			-----	-----
<b>GENERAL FUND CARRIED FORWARD</b>			161,637	182,710
			=====	=====

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 2024

	Note	2024	2023
		£	£
<b>FIXED ASSETS</b>			
Tangible Assets	7	20,637	26,180
<b>CURRENT ASSETS</b>			
Short Term Investments	120,000	60,000	
Cash at Bank	19,057	88,923	
Debtors and Prepayments	4,657	8,855	
	-----	-----	
	143,714	157,778	
<b>CURRENT LIABILITIES</b>			
Sundry Creditors	(2,714)	(1,248)	
		141,000	156,530
		-----	-----
		161,637	182,710
		=====	=====
<b>FUNDS</b>			
General Fund	8	161,637	182,710
		-----	-----
		161,637	182,710
		=====	=====

Approved by the Board of Trustees on 25 September 2024 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 2024****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: All income is accounted for when received by the charity

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**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
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	-
	-----	-----
	5,000	25,500
	=====	=====

**3. UNRESTRICTED DONATIONS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
New Life Church	10,000	-
St Mary's Merton Park	1,352	966
Christ Church West Wimbledon	938	644
Merton Park Baptist	430	724
Christ Church Colliers Wood	369	332
St John Fisher	364	525
Godalming Baptist Church	170	150
Hertfordshire Chamber Orchestra	800	-
St Mary's Parish Wimbledon	360	-
Trinity United Reform Church	-	112
St Marks Mitcham	-	500
Martin Way Methodist	-	30
St James Merton	-	250
General Donations	18,769	17,009
	-----	-----
	33,552	21,242
	=====	=====

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**

**4. UNRESTRICTED CHARITABLE EXPENDITURE**

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Holidays and Outings	4,651	5,925
Camps	3,459	2,247
Family Support (Food and Other Supplies)	24,728	20,179
Furniture Project	17,207	9,157
	-----	-----
<b>Total Direct Charitable Expenditure</b>	<b>50,045</b>	<b>37,508</b>
	=====	=====

**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
	£	£	£	£
Family Support	19	4,343	(4,143)	219
	-----	-----	-----	-----
	19	4,343	(4,143)	219
	=====	=====	=====	=====

**6. MANAGEMENT AND ADMINISTRATION**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Office Rent	3,330	3,070
Employee Costs	6,322	-
Legal and Professional	1,896	-
Insurance	981	767
Equipment	-	45
Expenses of Annual General Meeting	215	165
Secretarial Expenses	60	43
Communications	910	521
Stationery	297	258
Bank Charges	82	78
Other	476	344
	-----	-----
	<b>14,569</b>	<b>5,291</b>
	=====	=====

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

**7. FIXED ASSETS**

	<b>Motor Van</b>	<b>Equipment &amp; Furniture</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
At Cost			
At 1 April 2023	26,353	-	26,353
Purchase Rebate	(340)	-	(340)
Addition during year	-	-	-
	-----	-----	-----
At 31 March 2024	26,013	-	26,013
	=====	=====	=====
Depreciation			
At 1 April 2023	173	-	173
Disposal	-	-	-
Charge for year	5,203	-	5,203
	-----	-----	-----
At 31 March 2024	5,376	-	5,376
	=====	=====	=====
Net Book Value			
At 31 March 2023	26,180	0	26,180
	=====	=====	=====
At 31 March 2024	20,637	0	26,180
	=====	=====	=====

**8. FUNDS**

	<b>£</b>
At 1 April 2023	182,710
Income for year	47,684
Outgoings for year	(68,757)
	-----
At 31 March 2024	161,637
	=====

- 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.