

CHRISTIAN CARE ASSOCIATION

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FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

**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 Ann Phillips Tom Kavanagh (resigned October 2024) Julian Burling Jane Allen Oonagh Moulton (appointed October 2024)
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 2025

By the end of March 2025 Jenny Clayton had completed 15 months of employment as the Executive Manager for Christian CARE Association (CCA), the Trustees having unanimously decided to give her a permanent contract in December 2024. Despite the difficulties raised by her commute to work when she needed to be in the office or for appointments in Merton, Jenny seems to very much enjoy her work with the charity and has instigated some new initiatives, notably a course developed by Kids Matter to support parents and improve their childcare strategies. More than 20 families were offered the opportunity of the 6 week course and 5 completed it. Jenny was very impressed with their progress and also the way they bonded as a group, supporting one another.

In the year under review 95 families were helped in some way (96 the previous year). Of these 45 were new families (41 in previous year). Once again, the social services were by far the main source of referrals (nearly 38 per cent, 1 per cent more than the previous year) and there was quite a reduction in self-referrals – 15.5 per cent against 29 per cent.

Total income for the year was £49K (£48K in 2023-24) and once again Family Support (including food, school uniforms and emergency help with utilities) was the area where the largest proportion was spent: £22K. A large amount (£26.8K) was spent employing Jenny and it was a great and unexpected help to receive a grant of £45K from the Wyn and Ken Lo Trust to provide about half her salary for 3 years - £7.5K is included in this year's income as the grant was received partway through the year. As mentioned at the end of last year's report, we look forward later this year to receive half the money raised by the Mayor of Merton's Charitable Trust, the second time in 3 years we have been so fortunate. We are extremely grateful to Council Slawek Szczepanski for choosing CCA as one of his two charities and have been advised that we should be receiving £14K.

Apart from supplying food and vouchers to families through Family Support, some families are offered good quality furniture collected and distributed by our Furniture Project volunteers. Sometimes we supply new fridges, cookers, washing machines or mattresses, often with the help of local charity Wimbledon District Nursing and Midwifery Benevolent Fund or the charity Acts435. Although it costs a lot to keep the van on the road, we still think it worthwhile as there are few alternative sources in the area.

Once again it was possible to organise a day outing to Littlehampton in August for 11 families. We also sent 19 youngsters to Falcon summer camps and 2 families for a week's holiday at Butlin's in Bognor Regis. We were very grateful for the money raised by our appeal to help fund the camps. After many years volunteering with CCA, Barbara Moreland stepped back from the CARE Committee as Coordinator of the Babies, Children's and Household Project. It was decided that, as there were now other charities offering baby clothes, CCA would stop offering these as well as children's clothes. Some new cupboards built at Martin Way Methodist Church now house the bedding we continue to offer, while cutlery, crockery, etc. is housed with furniture as it has always been. Jane Allen, one of our Trustees, is now sorting donations and representing this area on the CARE Committee. Thank you, Jane.

At our AGM in October the Revd Tom Kavanagh stepped down as a Trustee after 6 years in the role and we were pleased to welcome Oonagh Moulton. We are still looking for at least two new trustees. This is even more important as we were advised in July 2025 that we had successfully registered the new Charitable Incorporated Organisation, Christian CARE Merton which will take over the work of CCA once the existing charity ceases to exist a few months after the AGM. You may remember that we were advised to make this change once we became employers.

REPORT FROM THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Apart from the need to recruit new trustees we are always looking for new volunteers in all roles, especially as befrienders. If we had a few more befrienders we could offer more support to families with more complex problems or increase the number of families we support.

During the year considerable time was spent revising our Safeguarding Policies and our Health and Safety Policy, the latter because we now had an employee. Dr. Ann Phillips stood down as our Health and Safety Officer, which role is now filled by Dr. Jane Allen. We are very aware that we need to raise the profile of the charity and had a stall at the volunteer fair held in conjunction with the Merton Volunteer Awards. Whenever possible, at events to support the Mayor's charities, literature was displayed and trustees attended.

This is a momentous time for our charity, having taken the decision in 2023 to employ our Executive Manager and now registering Christian CARE Merton to continue the work in the borough, sadly as much needed as ever. While the legal structure will change, the work we do and the way we do it has not and it will be important to seek new sources of funding. We trust to God's guidance to help us find the way.

Approved by the Board of Trustees on 17 September 2025 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 2025 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

23 October 2025

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note		Total 2025 £	Total 2024 £
UNRESTRICTED FUNDS				
Income				
External Grants	2	15,500		5,000
Donations	3	17,139		33,552
Fund-Raising Appeals		0		23
Interest Received		3,646		688
Gift Aid		3,072		4,078
		-----		-----
		39,357		43,341
Expenditure				
Direct Charitable Expenditure	4	(42,183)		(50,045)
		-----		-----
Net Outgoing Unrestricted Funds			(2,826)	(6,704)
RESTRICTED FUNDS				
Income				
Donations	5	9,434		4,343
Expenditure				
Related Expenditure	5	(9,677)		(4,143)
		-----		-----
Net (Outgoing)/Incoming Restricted Funds			(243)	200
Management and Administration	6		(36,216)	(14,569)
			-----	-----
NET OUTGOING FUNDS			(39,285)	(21,073)
Funds brought forward			161,637	182,710
			-----	-----
GENERAL FUND CARRIED FORWARD			122,352	161,637
			=====	=====

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

BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025	2024
		£	£
FIXED ASSETS			
Tangible Assets	7	15,434	20,637
CURRENT ASSETS			
Short Term Investments	130,589		120,000
Cash at Bank	11,039		19,057
Debtors and Prepayments	3,254		4,657
	-----		-----
	144,882		143,714
CURRENT LIABILITIES			
Sundry Creditors	(464)		(2,714)
		144,418	141,000
		-----	-----
		159,852	161,637
		=====	=====
FUNDS			
General Fund	8	122,352	161,637
Office Expenses Fund		37,500	
		-----	-----
		159,852	161,637
		=====	=====

Approved by the Board of Trustees on 17 September 2025 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 2025**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

	2025	2024
	£	£
The Estate of Canon Acton	3,000	
In Memoriam Robert Lo	7,500	
Keswick Enterprises Holdings Charitable Trust	5,000	5,000
	-----	-----
	15,500	5,000
	=====	=====

3. UNRESTRICTED DONATIONS

	2025	2024
	£	£
St Mary's Merton Park	1,030	1,352
Christ Church West Wimbledon	895	938
Merton Park Baptist	481	430
Christ Church Colliers Wood	65	369
St John Fisher Morden	831	364
Godalming Baptist Church	195	170
Hertfordshire Chamber Orchestra	695	800
St Mary's Parish Wimbledon	269	360
Sacred Heart Church Wimbledon	1,219	
St Saviours Raynes Park	60	
St John the Divine Merton	100	
New Life Church		10,000
General Donations	11,299	18,769
	-----	-----
	17,139	33,552
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025**4. UNRESTRICTED CHARITABLE EXPENDITURE**

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

	2025	2024
	£	£
Holidays and Outings	3,157	4,651
Camps	2,241	3,459
Family Support (Food and Other Supplies)	22,199	24,728
Furniture Project	14,586	17,207
	-----	-----
Total Direct Charitable Expenditure	42,183	50,045
	=====	=====

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	219	7,775	(8018)	(24)
Camps		1,110	(1,110)	
Legal and Professional		549	(549)	
	-----	-----	-----	-----
	219	9,434	(9,677)	(24)
	=====	=====	=====	=====

6. MANAGEMENT AND ADMINISTRATION

	2025	2024
	£	£
Office Rent	3,631	3,330
Employee Costs	26,833	6,322
Legal and Professional (covered by restricted income in 2025)	-	1,896
Insurance	878	981
Equipment	39	-
Expenses of Annual General Meeting	165	215
Secretarial Expenses	60	60
Communications	112	910
Stationery	720	297
Training	180	
Bank Charges	77	82
Contribution towards storage cupboards	3,500	
Sundry	21	476
	-----	-----
	36,216	14,569
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025**7. FIXED ASSETS**

	Motor Van	Equipment & Furniture	Total
	£	£	£
At Cost			
At 1 April 2024	26,013	-	26,013
Addition during year	-	-	-
	-----	-----	-----
At 31 March 2025	26,013	-	26,013
	=====	=====	=====
Depreciation			
At 1 April 2024	5,376	-	5,376
Disposal	-	-	-
Charge for year	5,203	-	5,203
	-----	-----	-----
At 31 March 2024	10,579	-	10,579
	=====	=====	=====
Net Book Value			
At 31 March 2024	20,637	0	20,637
	=====	=====	=====
At 31 March 2025	15,434	0	15,434
	=====	=====	=====

8. GENERAL FUND

	£
At 1 April 2024	161,637
Income for year	48,791
Outgoings for year	(88,076)

At 31 March 2024	122,352
	=====

- 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.