

THE COMMUNICARE TRUST (READING)

England & Wales · Charity number 1078694

Details

Other names	COMMUNICARE
Status	Registered
Legal form	Charitable company
Company number	03843997
Registered	1999-12-21
Register	View on the Charity Commission register

Contact

Address	Wycliffe Baptist Church 233 Kings Road Reading RG1 4LS
Phone	01189263941
Email	office@communicare.org.uk
Website	www.communicare.org.uk

Activities

Objects: THE RELIEF OF POVERTY, SICKNESS AND DISTRESS, ESPECIALLY BUT NOT EXCLUSIVELY BY PROMOTING THE PROVISION OF FREE ADVICE AND COUNSELLING TO PERSONS WHO ARE IN A CONDITION OF NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL OR ECONOMIC CIRCUMSTANCES.

Activities: Free advice and information in the Reading area.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE READING
- Reading

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£137,689	£157,792	-	-
2024-03-31	£166,441	£149,002	-	-
2023-03-31	£129,399	£118,634	-	-
2022-03-31	£107,810	£100,477	-	-
2021-03-31	£158,245	£105,825	-	-

Trustees

Name	Role	Appointed
Gary Lee Brooks	Chair	2024-01-04
ALISON BURFORD		2012-06-30
ANDREW THORNTON TAYLOR		
Donald Peter CHAMBERS		2025-09-01
Dr Rosemary Ann Croft		2017-03-06
Helen Taylor		2018-03-19

THE COMMUNICARE TRUST (READING)

England & Wales - Charity number 1078694

Accounts

THE COMMUNICARE TRUST (READING)

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31 OF MARCH 2025**

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Dolling Lane
Bosham
PO18 8NF

THE COMMUNICARE TRUST (READING)

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THE COMMUNICARE TRUST (READING)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1078694
COMPANY NUMBER	3843997
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
TRUSTEES IN THE YEAR ENDED 31ST MAR 2025	Mr A Taylor - Chair of Trustees Mrs A Burford Mrs M Codling - Resigned on 02.09.2024 Mr M Chalmers - Resigned on 04.03.2024 DR R Croft Ms Helen Taylor Mr G L Brooks - Appointed on 04.01.2024
GOVERNING DOCUMENT	The Communicare Trust (Reading) is a company limited by guarantee governed by its Articles and Association dated, 17 September 1999. It is registered as a charity with the Charity Commission.
OBJECTIVES	The Relief of poverty, sickness and distress, especially but not exclusively by promoting the provision of free advice and counselling to persons who are in a condition of need, hardship or distress by reason of their social or economic circumstances .
REGISTERED ADDRESS	233 Kings Road Reading Berkshire RG1 4LS
BANKING	Co-op Bank
INDEPENDENT EXAMINER	Independent Examiners Ltd Unit 2, The Broadbridge Business Centre Delling Lane Bosham PO18 8NF

THE COMMUNICARE TRUST (READING)

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 OF MARCH 2025**

Objectives and activities

The principal objects of the charity are the relief of poverty, sickness and distress by promoting the provision of free advice and counselling. We do this by helping people in Reading meet their complete needs through offering information, advice, and support through a variety of channels.

Main sources of cash and resources

As a charity we rely on donations and support given to us by local Churches, individuals, corporate bodies and local and national grant awarding bodies.

Trust's Reliance on Volunteers

While the Trust has paid staff who carry out the majority of its operations, it relies on the voluntary efforts of many other individuals with the efficient running of the organization.

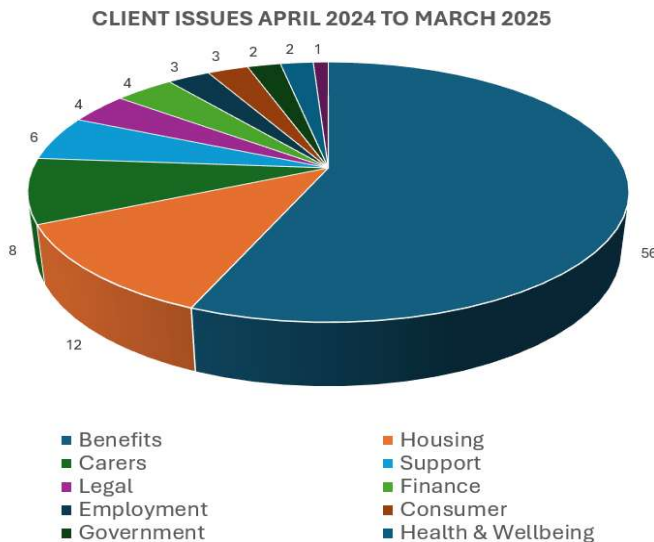
Achievement and Performance

2024/25 was the final full year of delivery of the following three contracts on behalf of Reading Borough Council:

- Tackling Poverty Partnership with 6 other voluntary sector organisations providing a wrap-around service for those most in need.
- Wellbeing Partnership with 3 other voluntary sector partners providing support for those in need of care.
- Carers Partnership with 3 other voluntary sector organisations which provides care and assessments for carers in both Reading and West Berkshire.

In 2025/26 we shall be bidding along with partners to renew these contracts.

Overall, we helped around 6,250 clients, an increase of 12% on 2023/24, 75% face to face and 25% by telephone or email. In line with our strategy to cope with growing demand, the percentage of clients helped face to face on home visits and at outreach sessions on other organisations' premises continued at around 30%. Whilst the issues dealt with continued to be dominated by benefits, representing 56% of the total, housing related issues continued at a relatively high level, 12%, and we were also helping with about 50 carer related issues each month.



THE COMMUNICARE TRUST (READING)
TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2024

Financial Review

Our finances remain in a good position and at the end of 2024/25 we had net assets of over £234,000. We had a net operating deficit in the year of just over £21,000, compared to a budgeted deficit of £33,000, due mostly to higher donations than budgeted. Our investment fund fell slightly in year by about £1k, so overall our net loss was closer to £21,000.

The CCLA investment is still over £20,000 more than when first invested in 2019. United Trust Bank bond paid £2,458 on our investment of £51k bringing the total now held to £53,458. This was money we moved from the CCLA bond account because it had lost over £4k of its original value. We are close to recovering that loss and when it matures this year, we will have fully recovered the loss. Decisions about further reinvestment will be made closer to maturity and when we know the outcome of our Reading BC bids.

Our policy is to hold minimum reserves of 3 months expenditure which we are currently achieving.

Our current assets will allow us to be fully operational in 2025-26, without further funding but not beyond 2026-27.

No member of staff is paid more than £60,000 pa. No Trustees receive remuneration, and none was paid any expenses during 2024/25.

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 17 September 1999 and registered as a charity on 21 December 1999. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £50.

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles and are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected by the other Trustees at a meeting having been given 28 days' notice of the nomination.

The CommuniCare Trust (Reading) Ltd has a Management Committee of a minimum of five members who meet quarterly and are responsible for the strategic direction and policy of the charity. During 2024/25 the Committee had six Trustee members from a variety of professional backgrounds one resigned after 9 years' service. At the end of 2024/25 Gary Brooks took over as Chair of the CommuniCare Trust from Andrew Taylor. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Executive Director. The Executive Director is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met and has responsibility for the day to day operational management of the Centre, individual supervision of the staff and volunteer team and ensuring that the team continue to develop their skills and working practices in line with good practice.

THE COMMUNICARE TRUST (READING)
TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2025

Statement of Responsibilities

The trustees (who are also the directors of The CommuniCare Trust (Reading) for the purposes of company law) 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity and signed on its behalf by:

Signed on behalf of the Directors *Helen Taylor* Director.

Print name: *HELEN TAYLOR*

Date: *7/8/2025*

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the charity trustees of The Communicare Trust (Reading) on the accounts for the year ended 31st March 2025 set out on pages 8 to 15.

Responsibilities and basis of report

As the charity's trustees of The Communicare Trust (Reading) (and also its directors for the purposes of 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 Communicare Trust (Reading) Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). 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

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:

1. accounting records were not kept in respect of The Communicare Trust (Reading) Ltd 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 (FRS 102)].

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.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
Unit 2, The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

Sign: 

Date: 08.08.2025

THE COMMUNICARE TRUST (READING)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 OF MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
INCOMING RESOURCES					
Income and Endowments from:					
Donations and Legacies	2a,11	132,533	667	133,200	164,277
Investments	2b	3,852	-	3,852	780
Other	2c	637	-	637	1,384
TOTAL		137,022	667	137,689	166,441
RESOURCES EXPENDED					
Expenditure on:					
Charitable Activities	3a,11	157,193	599	157,792	149,002
TOTAL		157,193	599	157,792	149,002
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		-20,171	68	-20,103	17,439
NET INCOME/(EXPENDITURE)		-20,171	68	-20,103	17,439
Transfers between funds		-	-	-	-
NET MOVEMENT IN FUNDS BEFORE OTHER RECOGNISED GAINS/(LOSSES)		-20,171	68	-20,103	17,439
Unrealised Gains/(Losses) on Investments		-1,133	-	-1,133	9,013
Realised Gains/(Losses) on Investments		-	-	-	358
NET MOVEMENTS IN FUNDS		-21,304	68	-21,236	26,810
Total Funds Brought Forward		255,304	209	255,513	228,703
TOTAL FUNDS CARRIED FORWARD		234,000	277	234,277	255,513

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 15 form part of these financial statements.

THE COMMUNICARE TRUST (READING)
COMPANY NUMBER : 3843997
BALANCE SHEET
FOR THE YEAR ENDED 31 OF MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	31-Mar-25 Total £	31-Mar-24 Total £
Fixed Assets					
Tangible assets	6	-	-	-	-
Current Assets					
Debtors	8	9,458	-	9,458	-
Cash at bank and in hand	9,11	153,075	277	153,352	182,648
Investment	7	75,787	-	75,787	76,920
Total Current Assets		238,320	277	238,597	259,568
Creditors: amounts falling due within one year	10	-4,320	-	-4,320	-4,055
NET CURRENT ASSETS		234,000	277	234,277	255,513
TOTAL ASSETS less current liabilities		234,000	277	234,277	255,513
NET ASSETS		234,000	277	234,277	255,513
Funds of the Charity					
General Funds		234,000	-	234,000	255,304
Restricted Funds	11	-	277	277	209
Total Funds		234,000	277	234,277	255,513

For the year ending 31st March 2025 the Company was entitled to exemption from audit under section 477(2) of the Companies Act 2006 relating to small companies.

Directors' responsibility:

1. The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
2. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and in accordance with FRS102 SORP.

The financial statements on pages 8 and 9 were approved by the directors, and authorised for issue on:

Date: 7/8/2025

Signed and approved by on behalf of all the Directors:

Helen Taylor

Print name: HELEN TAYLOR

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OF MARCH 2025

Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £50 towards the assets of the charity in the event of liquidation.

1. ACCOUNTING POLICIES

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and Charities Act 2011.

Basis of preparation

The Communicare Trust (Reading) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Tax Reclaims on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Gifts in Kind

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

Legacies

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

**THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2025**

Donated Services and Facilities

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

Volunteer Help

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

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Insurance claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

Expenditure and liabilities

The charity has opted to prepare its accounts using natural categories.

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and Support Costs

Support costs represent the cost of central functions, for example governance costs, payroll administration, information technology. Governance costs are those support costs which relate to public accountability of the charity and its compliance with regulation and good practice.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Employee benefits

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2025

Redundancy cost

The charity made no redundancy payments during the reporting period.

Deferred income

No material item of deferred income has been included in the accounts.

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Fixed Assets

These are capitalised if their value is £1,000 or more, if they can be used for more than one year, and are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

2. ANALYSIS OF INCOME

	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a) Donations and Legacies				
Donations, grants & support	11 132,533	667	133,200	127,969
	132,533	667	133,200	127,969
b) Investments				
Interest received	3,852	-	3,852	220
	3,852	-	3,852	220
c) Other Income				
Other income	637	-	637	1,210
	637	-	637	1,210

3. ANALYSIS OF EXPENDITURE

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a) Charitable Activities					
Salaries and NI	4,11	139,475	-	139,475	135,281
Staff Pension		4,135	-	4,135	3,694
Insurance		355	-	355	768
Professional fees		1,842	-	1,842	-
Travelling Expenses		170	-	170	413
Telephone/Internet		1,968	-	1,968	1,835
Repair and maintenance		1,572	-	1,572	-
Postage & Stationery		1,785	-	1,785	1,664
Training		256	-	256	192
Independent Examiner's Fee		1,404	-	1,404	1,230
Accountancy		569	-	569	499
General expenses		978	599	1,577	1,122
IT costs		806	-	806	1,215
Subscriptions		1,878	-	1,878	1,089
		157,193	599	157,792	149,002

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2025

4. STAFF COSTS AND NUMBERS

	2025	2024
	£	£
Gross Wages and Salaries	135,135	131,381
Employer's National Insurance Costs	9,340	8,900
National Insurance Allowance	-5,000	-5,000
Pension Contributions	4,135	3,694
	<u>143,610</u>	<u>138,975</u>

No employee received emoluments in excess of £60,000 for the period. (2024: Nil)

Average number of employees in the year was 9. (2024: 5)

5. TRUSTEES AND OTHER RELATED PARTIES

No trustee was paid for any additional roles in this financial year. (2024: Nil) No transactions took place between trustees and related parties in the financial year. (2024: Nil)

One trustee paid £600 of unconditional donation to the charity in this financial year.

No trustee reimbursement took place in this financial year (2024: Nil).

6. TANGIBLE FIXED ASSETS

The charity has no fixed assets in Property, Fixtures & Fitting or Equipment in a value of £1,000 or more. (2024: Nil)

7. CURRENT ASSET INVESTMENT

	Ethical Investment Fund	TOTAL 2024/25
	£	£
Market Value at 31st March 2024	76,920	76,920
Additions in the year at cost	-	-
Disposals in the year	-	-
Increase/ (Decrease) in valuation	-1,133	-1,133
Market value at 31 March 2025	<u>75,787</u>	<u>75,787</u>

The Historical Cost of the investments totalled to £55,000.

Investment was purchased in 24.09.2019. Fixed Interest Accumulation Fund was sold in FY 23/24.

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2025

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Tax Recoverable	-	-	-	-
Other Debtors	9,458	-	9,458	-
	9,458	-	9,458	-

9. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Reserves Account	27,921	-	27,921	27,354
Current Account	19,963	277	20,240	53,696
Savings Account	51,481	-	51,481	50,655
Fixed term Saving	53,458	-	53,458	51,000
Petty Cash	252	-	252	152
	153,075	277	153,352	182,857

**10. CREDITORS AND ACCRUALS: AMOUNTS
FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Tax & Social Security Cost	2,526	-	2,526	2,300
Crisis Payment	450	-	450	525
Independent Examiners Fees	1,344	-	1,344	1,230
	4,320	-	4,320	4,055

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2025

11. RESTRICTED FUNDS

CURRENT REPORTING PERIOD

	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
Reading BC Fund for Carers	-	667	-390	-	277
National Lottery Community Fund	209	-	-209	-	-
	209	667	-599	-	277

PREVIOUS REPORTING PERIOD

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Big Lottery Fund	9,137	-	-9,137	-	-
National Lottery Community Fund	-	23,226	-23,017	-	209
	9,137	23,226	-32,154	-	209

The restricted funds are wholly represented by cash reserves of the charity.

12. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

13. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

14. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

THE COMMUNICARE TRUST (READING)

England & Wales - Charity number 1078694

Accounts

THE COMMUNICARE TRUST (READING)

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31 OF MARCH 2024**

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
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LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1078694
COMPANY NUMBER	3843997
START OF FINANCIAL YEAR	1st April 2023
END OF FINANCIAL YEAR	31st March 2024
TRUSTEES IN THE YEAR ENDED 31ST MAR 2024	Mr A Taylor - Chair of Trustees Mrs A Burford Mrs M Codling Mr M Chalmers - Resigned on 04.03.2024 DR R Croft Ms Helen Taylor Mr G L Brooks - Appointed on 04.01.2024
GOVERNING DOCUMENT	The Communicare Trust (Reading) is a company limited by guarantee governed by its Articles and Association dated, 17 September 1999. It is registered as a charity with the Charity Commission.
OBJECTIVES	The Relief of poverty, sickness and distress, especially but not exclusively by promoting the provision of free advice and counselling to persons who are in a condition of need, hardship or distress by reason of their social or economic circumstances
REGISTERED ADDRESS	233 Kings Road Reading Berkshire RG1 4LS
BANKING	Co-op Bank
INDEPENDENT EXAMINER	Independent Examiners Ltd Unit 2, The Broadbridge Business Centre Delling Lane Bosham PO18 8NF

THE COMMUNICARE TRUST (READING)

TRUSTEES' REPORT FOR THE YEAR ENDED 31 OF MARCH 2024

Objectives and activities

The principal objects of the charity are the relief of poverty, sickness and distress by promoting the provision of free advice and counselling. We do this by helping people in Reading meet their complete needs through offering information, advice, and support through a variety of channels.

We have an office in Reading, open four days a week, where clients are dealt with on a first come first served basis. We have outreach services in the areas of highest need in Reading, and a Home Visit service which is mainly offered to those referred to us by other organisations, such as social services. We have a dedicated staff member who assists carers with issues related to caring and with benefits.

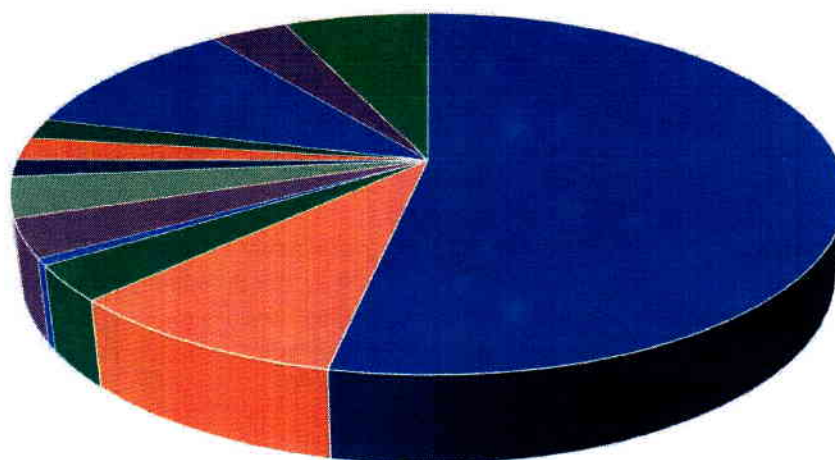
Achievement and Performance

In 2023/24 continued to work in partnerships to deliver the following three contracts on behalf of Reading Borough Council:

- Tackling Poverty Partnership with 6 other voluntary sector organisations providing a wrap-around service for those most in need.
- Wellbeing Partnership with 3 other voluntary sector partners providing support for those in need of care.
- Carers Partnership with 3 other voluntary sector organisations which provides care and assessments for carers in both Reading and West Berkshire.

We also continued to develop the channels through which we help clients. Overall, we helped 5,300 clients, an increase of 13% on 2022/23, 75% face to face and 25% by telephone or email. In line with our strategy to cope with growing demand, the percentage of clients helped face to face on home visits and at outreach sessions on other organisations' premises grew to 34% in 2023/24 compared to 29% in 2022/23. Whilst the issues dealt with continued to be dominated by benefits, representing 53% of the total, housing related issues continued at a relatively high level, and we are also helping with over 60 carer related issues each month.

CLIENT ISSUES APRIL 2023 TO MARCH 2024



- | | | | |
|----------------------|-----------|--------------------|-------------|
| ■ Benefits | ■ Carers | ■ Consumer | ■ Education |
| ■ Employment | ■ Finance | ■ Government Forms | ■ Grant |
| ■ Health & Wellbeing | ■ Housing | ■ Legal | ■ Support |

THE COMMUNICARE TRUST (READING)
TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2024

Financial Review

Our finances remain in a good position and at the end of 2023/24 we had net assets of £255k. We had a net operating surplus in the year of just over £17k compared to a budgeted deficit of £28,000, due mostly to two unbudgeted grants applied for and received in-year, amounting to £33,000. During the year we realised the loss on one investment because of poor performance that we could not see improving. The money was invested in a cash bond account to take advantage of much improved interest rates. There was an unrealised gain on our remaining invested fund of just over £9k in-year leaving us with an unrealised gain of around £22K since we invested these funds in 2019. These investments will continue to be kept under review.

Our policy is to hold minimum reserves of 3 months expenditure which we are currently achieving.

No member of staff is paid more than £60,000 pa. No Trustees receive remuneration, and none was paid any expenses during 2023/24.

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 17 September 1999 and registered as a charity on 21 December 1999. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £50.

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles and are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected by the other Trustees at a meeting having been given 28 days' notice of the nomination.

The CommuniCare Trust (Reading) Ltd has a Management Committee of a minimum of five members who meet quarterly and are responsible for the strategic direction and policy of the charity. During 2023/24 the Committee had seven Trustee members from a variety of professional backgrounds. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Executive Director. The Executive Director is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met and has responsibility for the day to day operational management of the Centre, individual supervision of the staff and volunteer team and ensuring that the team continue to develop their skills and working practices in line with good practice.

THE COMMUNICARE TRUST (READING)

TRUSTEES' REPORT (Continued)

FOR THE YEAR ENDED 31 OF MARCH 2024

Statement of Responsibilities

The trustees (who are also the directors of The CommuniCare Trust (Reading) for the purposes of company law) 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity and signed on its behalf by:

Signed on behalf of the Directors Helen Taylor, Director.

Print name: HELEN TAYLOR

Date: 2/9/2024

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the charity trustees of The Communicare Trust (Reading) on the accounts for the year ended 31st March 2024 set out on pages 8 to 15.

Responsibilities and basis of report

As the charity's trustees of The Communicare Trust (Reading) (and also its directors for the purposes of 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 Communicare Trust (Reading) Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). 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


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:

1. accounting records were not kept in respect of The Communicare Trust (Reading) Ltd 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 (FRS 102)].

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.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
Unit 2, The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

Sign:



Date:

09.09.2024

THE COMMUNICARE TRUST (READING)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 OF MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
INCOMING RESOURCES					
Income and Endowments from:					
Donations and Legacies	2a,11	141,051	23,226	164,277	127,969
Investments	2b	780	-	780	220
Other	2c	1,384	-	1,384	1,210
TOTAL		143,215	23,226	166,441	129,399
RESOURCES EXPENDED					
Expenditure on:					
Charitable Activities	3a,11	116,848	32,154	149,002	115,173
TOTAL		116,848	32,154	149,002	115,173
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		26,367	-8,928	17,439	14,226
NET INCOME/(EXPENDITURE)		26,367	-8,928	17,439	14,226
Transfers between funds		-	-	-	-
NET MOVEMENT IN FUNDS BEFORE OTHER RECOGNISED GAINS/(LOSSES)		26,367	-8,928	17,439	14,226
Unrealised Gains/(Losses) on Investments		9,013	-	9,013	-
Realised Gains/(Losses) on Investments		358	-	358	-3,461
NET MOVEMENTS IN FUNDS		35,738	-8,928	26,810	10,765
Total Funds Brought Forward		219,566	9,137	228,703	217,938
TOTAL FUNDS CARRIED FORWARD		255,304	209	255,513	228,703

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 15 form part of these financial statements.

THE COMMUNICARE TRUST (READING)
COMPANY NUMBER : 3843997
BALANCE SHEET
FOR THE YEAR ENDED 31 OF MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	31-Mar-24 Total £	31-Mar-23 Total £
Fixed Assets					
Tangible assets	6	-	-	-	-
Current Assets					
Debtors	8	-	-	-	-
Cash at bank and in hand	9,11	182,439	209	182,648	116,437
Investment	7	76,920	-	76,920	118,386
Total Current Assets		259,359	209	259,568	234,823
Creditors: amounts falling due within one year	10	-4,055	-	-4,055	-6,120
NET CURRENT ASSETS		255,304	209	255,513	228,703
TOTAL ASSETS less current liabilities		255,304	209	255,513	228,703
NET ASSETS		255,304	209	255,513	228,703
Funds of the Charity					
General Funds		255,304	-	255,304	219,566
Restricted Funds	11	-	209	209	9,137
Total Funds		255,304	209	255,513	228,703

For the year ending 31st March 2024 the Company was entitled to exemption from audit under section 477(2) of the Companies Act 2006 relating to small companies.

Directors' responsibility:

1. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006; and
2. The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and for the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and in accordance with FRS102 SORP.

The financial statements on pages 8 and 9 were approved by the directors, and authorised for issue on:

Date: 2/9/24

Signed and approved by on behalf of all the Directors:

Helen Taylor

Print name: HELEN TAYLOR

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OF MARCH 2024

Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £50 towards the assets of the charity in the event of liquidation.

1. ACCOUNTING POLICIES

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

The Communicare Trust (Reading) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Tax Reclaims on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Gifts in Kind

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

Legacies

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2024

Donated Services and Facilities

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

Volunteer Help

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

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Insurance claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

Expenditure and liabilities

The charity has opted to prepare its accounts using natural categories.

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and Support Costs

Support costs represent the cost of central functions, for example governance costs, payroll administration, information technology. Governance costs are those support costs which relate to public accountability of the charity and its compliance with regulation and good practice.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2024

Employee benefits

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

Redundancy cost

The charity made no redundancy payments during the reporting period.

Deferred income

No material item of deferred income has been included in the accounts.

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Fixed Assets

These are capitalised if their value is £500 or more, if they can be used for more than one year, and are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

2. ANALYSIS OF INCOME

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
a) Donations and Legacies				
Donations, grants & support	141,051	23,226	164,277	127,969
	141,051	23,226	164,277	127,969
b) Investments				
Interest received	780	-	780	220
	780	-	780	220
c) Other Income				
Other income	1,384	-	1,384	1,210
	1,384	-	1,384	1,210

3. ANALYSIS OF EXPENDITURE

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
a) Charitable Activities					
Salaries and NI	4,11	103,127	32,154	135,281	100,851
Staff Pension		3,694	-	3,694	2,685
Insurance		768	-	768	766
Travelling Expenses		413	-	413	117
Telephone/Internet		1,835	-	1,835	2,061
Postage & Stationery		1,664	-	1,664	1,721
Training		192	-	192	293
Independent Examiner's Fee		1,230	-	1,230	1,512
Accountancy		499	-	499	-
General expenses		1,122	-	1,122	1,384
Office Furniture & Equipment		-	-	-	1,475
IT costs		1,215	-	1,215	-
Repair & Maintenance		-	-	-	128
Subscriptions		1,089	-	1,089	2,180
		116,848	32,154	149,002	115,173

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2024

4. STAFF COSTS AND NUMBERS

	2024	2023
	£	£
Gross Wages and Salaries	131,381	100,851
Employer's National Insurance Costs	8,900	5,000
National Insurance Allowance	-5,000	-5,000
Pension Contributions	3,694	2,685
	<u>138,975</u>	<u>103,536</u>

No employee received emoluments in excess of £60,000 for the period. (2023: Nil)

Average number of employees in the year was 5. (2023: 5)

5. TRUSTEES AND OTHER RELATED PARTIES

No trustee was paid for any additional roles in this financial year. (2023: Nil) No transactions took place between trustees and related parties in the financial year. (2023: Nil)

No trustee reimbursement took place in this financial year (2023: Nil).

6. TANGIBLE FIXED ASSETS

The charity has no fixed assets in Property, Fixtures & Fitting or Equipment in a value of £500 or more. (2023: Nil)

7. CURRENT ASSET INVESTMENT

	Ethical Investment Fund	Fixed Interest Accumulation Fund	TOTAL 2023/24
	£	£	£
Market Value at 31st March 2023	67,907	50,479	118,386
Additions in the year at cost	-	-	-
Disposals in the year	-	-50,837	-50,837
Increase/ (Decrease) in valuation	9,013	358	9,371
Market value at 31 March 2024	<u>76,920</u>	<u>-</u>	<u>76,920</u>

The Historical Cost of the investments totalled to £110,000.

Investment was purchased in 24.09.2019. Fixed Interest Accumulation Fund was sold in FY 23/24.

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2024

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Tax Recoverable	-	-	-	-
Other Debtors	-	-	-	-
	-	-	-	-

9. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Reserves Account	27,354	-	27,354	27,160
Current Account	53,487	209	53,696	39,206
Savings Account	50,655	-	50,655	50,068
Fixed term Saving	51,000	-	51,000	-
Petty Cash	152	-	152	3
	182,648	209	182,857	116,437

**10. CREDITORS AND ACCRUALS: AMOUNTS
FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Tax & Social Security Cost	2,300	-	2,300	5,528
Crisis Payment	525	-	525	592
Independent Examiners Fees	1,230	-	1,230	-
	4,055	-	4,055	6,120

THE COMMUNICARE TRUST (READING)
NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31 OF MARCH 2024

11. RESTRICTED FUNDS

CURRENT REPORTING PERIOD

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Big Lottery Fund	9,137	-	-	9,137	-
National Lottery Community Fund	-	23,226	-	23,017	209
	<u>9,137</u>	<u>23,226</u>	<u>-</u>	<u>32,154</u>	<u>-</u>
				-	209

PREVIOUS REPORTING PERIOD

	Balance 01-Apr-22 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-23 £
Big Lottery Fund	5,655	36,589	-	40,071	9,137
	<u>5,655</u>	<u>36,589</u>	<u>-</u>	<u>40,071</u>	<u>9,137</u>

The restricted funds are wholly represented by cash reserves of the charity.

12. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

13. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

14. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

THE COMMUNICARE TRUST (READING)

England & Wales - Charity number 1078694

Accounts

THE COMMUNICARE TRUST (READING)
(A company limited by guarantee)

REPORT and ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

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Statement of accounting policies	7 - 8
Detailed Income and Expenditure Account	9
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THE COMMUNICARE TRUST (READING)

COMPANY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2023

Company and Charity Name:	THE COMMUNICARE TRUST (READING)
Charity Registration Number:	1078694
Company Registration Number:	03843997
Registered Office:	233 Kings Road, Reading, Berkshire, RG1 4LS
Governing Document:	The Communicare Trust (Reading) is a company limited by guarantee governed by its Articles and Association dated, 17 September 1999. It is registered as a charity with the Charity Commission.

Purpose/Mission Statement

To help people in Reading meet their complete needs through offering information, advice, and support.

Main sources of cash and resources

As a charity we rely on donations and support given to us by local Churches, individuals, corporate bodies and local and national grant awarding bodies.

Trust's Reliance on Volunteers

While the Trust has paid staff who carry out the majority of its operations, it relies on the voluntary efforts of many other individuals with the efficient running of the organization.

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING)

DIRECTORS' AND TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The company, a registered charity, was incorporated on 17th September 1999 and is a private company limited by guarantee. The directors now present their report and accounts for the year ended 31 March 2023.

Objects

The principal objects of the charity are the relief of poverty, sickness and distress by promoting the provision of free advice and counselling.

Directors and Trustees

The directors of the company are also its trustees. The officers and trustees serving during the year and since the year end were as follows:

Mr A Taylor

Mrs A Burford

Mrs M Codling

Mr M Chalmers

Dr R Croft

Ms H Taylor

Mrs Sarah Adlard, (Resigned 21 February 2023)

Small company status

Advantage is taken in the preparation of the Directors' and Trustees' Report of the special exemptions applicable to small companies conferred by the Companies Act 2006.

THE COMMUNICARE TRUST (READING)

Achievements and Performance

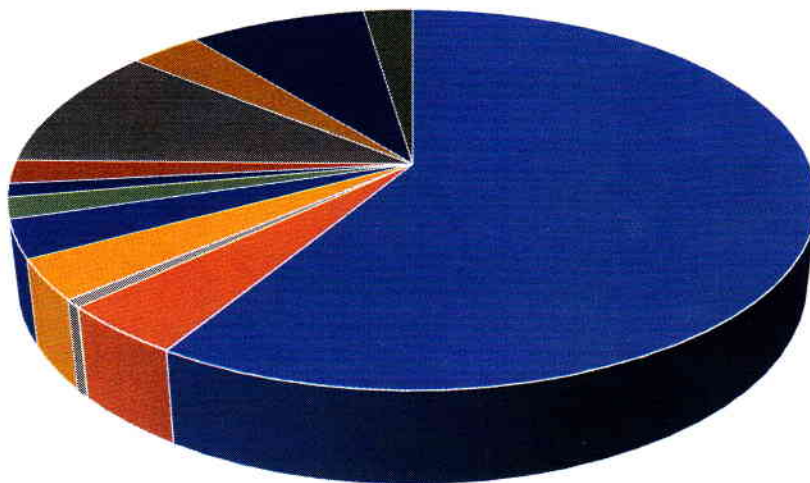
In 2022 Reading Borough Council invited bids from the voluntary sector to carry out work in the community on their behalf some of which would, in the past, have been undertaken by the Council itself. As a result of very effective partnership working, hard work and commitment by all involved, not least by our Executive Director, Francesca Yates, we were successful in all three of the bids we submitted. The new partnerships formed as a result of this process are:

- Tackling Poverty Partnership with 6 other voluntary sector organisations providing a wrap-around service for those most in need.
- Wellbeing Partnership with 3 other voluntary sector partners providing support for those in need of care.
- Carers Partnership with 3 other voluntary sector organisations which provides care and assessments for carers in both Reading and West Berkshire.

This has provided some degree of financial stability for CommuniCare for the next few years and has enabled us to increase our paid staff by two, one of whom joined us under TUPE.

Overall we helped about 4,500 clients with about 6,500 issues in 2022/23, similar numbers to 2021/22, however, there was an increase of 12% in the number of clients and issues we dealt with face to face and a reduction of 20% in those we helped through remote means, an indication of the reduced impact of Covid 19 on people's willingness to go out. The issues we dealt with continued to be dominated by benefits which represented nearly 60% of the total but there was a noticeable increase in housing related issues at over 10%, and for the final three months of the year we were recording carer related issues as a result of our new contract with Reading and West Berkshire Councils, and these were running at about 9% of all issues.

CLIENT ISSUES APRIL 2022 TO MARCH 2023



- | | | |
|--------------|----------------------|--------------------|
| ■ Benefits | ■ Consumer | ■ Education |
| ■ Employment | ■ Finance | ■ Government Forms |
| ■ Grant | ■ Health & Wellbeing | ■ Housing |
| ■ Legal | ■ Support | ■ Carers |

Financial Review

THE COMMUNICARE TRUST (READING)

Our finances remain in a good position and at the end of 2022/23 we had net assets of about £228,000. We had a net operating surplus in the year of almost £14,000, compared to a budgeted deficit of £28,000, but had an unrealised loss on our invested funds of just under £3,500 leaving us with an unrealised gain of about £7,500 since we invested these funds in 2019. These investments will be reviewed during 2023/24.

Our policy is to hold minimum reserves of 3 months expenditure which we are currently achieving.

No member of staff is paid more than £60,000 pa. No Trustees receive remuneration, and none was paid any expenses during 2022/23.

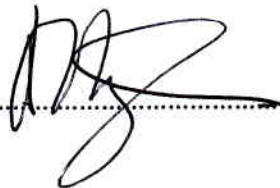
Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 17 September 1999 and registered as a charity on 21 December 1999. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £50.

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles and are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected by the other Trustees at a meeting having been given 28 days' notice of the nomination.

The CommuniCare Trust (Reading) Ltd has a Management Committee of a minimum of five members who meet quarterly and are responsible for the strategic direction and policy of the charity. During 2022/23 the Committee had seven Trustee members from a variety of professional backgrounds. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Executive Director. The Executive Director is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met and has responsibility for the day to day operational management of the Centre, individual supervision of the staff and volunteer team and ensuring that the team continue to develop their skills and working practices in line with good practice.

By Order of the Board



Date:

4/09/23

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING)

STATEMENT OF FINANCIAL ACTIVITIES

FOR YEAR ENDED 31 MARCH 2023

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
TOTAL INCOME	92,810	36,589	129,399	107,810
TOTAL EXPENDITURE	78,563	40,071	118,634	100,477
NET SURPLUS FOR YEAR	14,247	-3,482	10,765	7,333
TOTAL FUNDS BROUGHT FORWARD	182,057	12,619	194,676	187,343
TOTAL FUNDS CARRIED FORWARD	196,304	9,137	205,441	194,676

The notes on pages 7 to 8 form an integral part of these accounts.

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING)

BALANCE SHEET

AS AT 31 MARCH 2023

	Note	Actual 2023 £	Actual 2022 £
Current Assets			
Balance at bank and cash in hand		116,437	100,937
Investments		118,386	121,849
Total Current Assets		<u>234,823</u>	<u>222,786</u>
Less: Current Liabilities			
Creditors and accruals	5	6,120	4,848
NET CURRENT ASSETS			217,938
NET ASSETS		<u><u>228,703</u></u>	<u><u>217,938</u></u>
RESERVES			
Funds held on incorporation		23,262	23,262
Unrestricted income funds		196,304	182,057
Restricted income funds	6	9,137	12,619
TOTAL CAPITAL EMPLOYED		<u><u>228,703</u></u>	<u><u>217,938</u></u>

The Company is entitled to exemption from audit under section 471 of the Companies Act 2006 for the year ended 31st March 2023.

The members have not required the Company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP

Helen Taylor
Director

[Signature]
Director

Date 4/9/23

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING)

STATEMENT OF ACCOUNTING POLICIES

FOR YEAR ENDED 31 MARCH 2023

1 STATEMENT OF ACCOUNTING POLICIES

1.1 Basis of Preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) issued on 16 July 2014, and the Companies Act 2006

1.2 CHANGES IN ACCOUNTING POLICIES

There have been no changes in accounting policies. All policies have been applied on bases consistent with those used in the prior year.

2 INCOME

2.1 Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources and they have control over them.

2.2 Grants and Donations

Grants and donations are only included in the SOFA when the general income recognition criteria, as explained in note 2.1 above are met

2.3 Gift Aid

Gift aid receivable is included in income when there is a valid declaration from the donor.

2.4 Volunteer Help

The value of any volunteer help is not included in the accounts.

3 MATERIAL ITEMS OF INCOME

There were no material individual donations in 2022-23

THE COMMUNICARE TRUST (READING)

4 AVERAGE NUMBER OF EMPLOYEES

The average number of full-time equivalent employees (including casual and part-time staff) during the year was as follows:

	2023	2022
Management and administration	4	3
Fundraising	0	0
	<hr/>	<hr/>
	4	3

5 CREDITORS AND AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Taxation and social security costs	5,528	3,855
Other creditors	-	-
Crisis Payments	592	-
	<hr/>	<hr/>
Total	6120	4,848

6 RESTRICTED FUNDS

The restricted funds relate, to the 'Big Lottery' Fund grant, the main purpose of which is to fund the charities outreach programme and home visit.

THE COMMUNICARE TRUST (READING)

DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	2023	2022
	£	£
Donations, grants, and support add	127,969	107,738
Bank Interest Received	220	22
Gifts in kind	0	0
Furlough Receipts	0	0
Other income	1,210	50
	<u>129,399</u>	<u>107,810</u>
Less		
Salaries and NI	100,851	92,714
Staff Pensions	2,685	3,045
Insurance	766	755
Travelling expenses	117	64
Telephone/internet	2,061	2,174
Postage and Stationery	1,721	2,073
Training courses and materials	293	367
Quality Mark Audit	1,512	0
Accountancy		0
General Expenses	1,384	816
Office furniture and Equipment	1,475	0
IT Costs		1,120
Repairs and Maintenance	128	0
Equipment for clients subscriptions	2,180	2,037
	<u>115,172</u>	<u>105,165</u>
Recognised Gain investment/Loss -	-3,463	4,688
	<u>10,764</u>	
Surplus for Year		<u>7333</u>

THE COMMUNICARE TRUST (READING)

INDEPENDENT EXAMINER'S REPORT

Report to the trustees/
members of

The Communicare Trust (Reading) Ltd.

On accounts for the year
ended

31st March 2023

Charity no
(if any)

1078694

Set out on pages

5-9

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 trustees 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.

THE COMMUNICARE TRUST (READING)

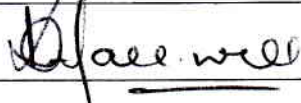
Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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:

13/07/23.

Name:

Kim Halliwell

Relevant professional qualification(s) or body (if any):

Chartered Institute of Certified Accountants exams passed 15 March 2001

Address:

Stable Cottage, Speen Lane

Newbury

RG14 1RJ

THE COMMUNICARE TRUST (READING)

England & Wales - Charity number 1078694

Accounts

THE COMMUNICARE TRUST (READING)
(A company limited by guarantee)

REPORT and ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

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THE COMMUNICARE TRUST (READING)

COMPANY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2022

Company and Charity Name:	THE COMMUNICARE TRUST (READING)
Charity Registration Number:	1078694
Company Registration Number:	03843997
Registered Office:	233 Kings Road, Reading, Berkshire, RG1 4LS
Governing Document:	The Communicare Trust (Reading) is a company limited by guarantee governed by its Articles and Association dated, 17 September 1999. It is registered as a charity with the Charity Commission.

Purpose/Mission Statement

To help people in Reading meet their complete needs through offering information, advice, and support.

Main sources of cash and resources

As a charity we rely on donations and support given to us by local Churches, individuals, corporate bodies and local and national grant awarding bodies.

Trust's Reliance on Volunteers

While the Trust has paid staff who carry out the majority of its operations, it relies on the voluntary efforts of many other individuals with the efficient running of the organization.

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING)

DIRECTORS' AND TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2022

The company, a registered charity, was incorporated on 17th September 1999 and is a private company limited by guarantee. The directors now present their report and accounts for the year ended 31 March 2022.

Objects

The principal objects of the charity are the relief of poverty, sickness and distress by promoting the provision of free advice and counselling.

Directors and Trustees

The directors of the company are also its trustees. The officers and trustees serving during the year and since the year end were as follows:

Mr A Taylor

Mrs A Burford

Mrs M Codling

Mr M Chalmers

Dr R Croft

Ms H Taylor

Mrs Sarah Adlard,

Small company status

Advantage is taken in the preparation of the Directors' and Trustees' Report of the special exemptions applicable to small companies conferred by the Companies Act 2006.

THE COMMUNICARE TRUST (READING)

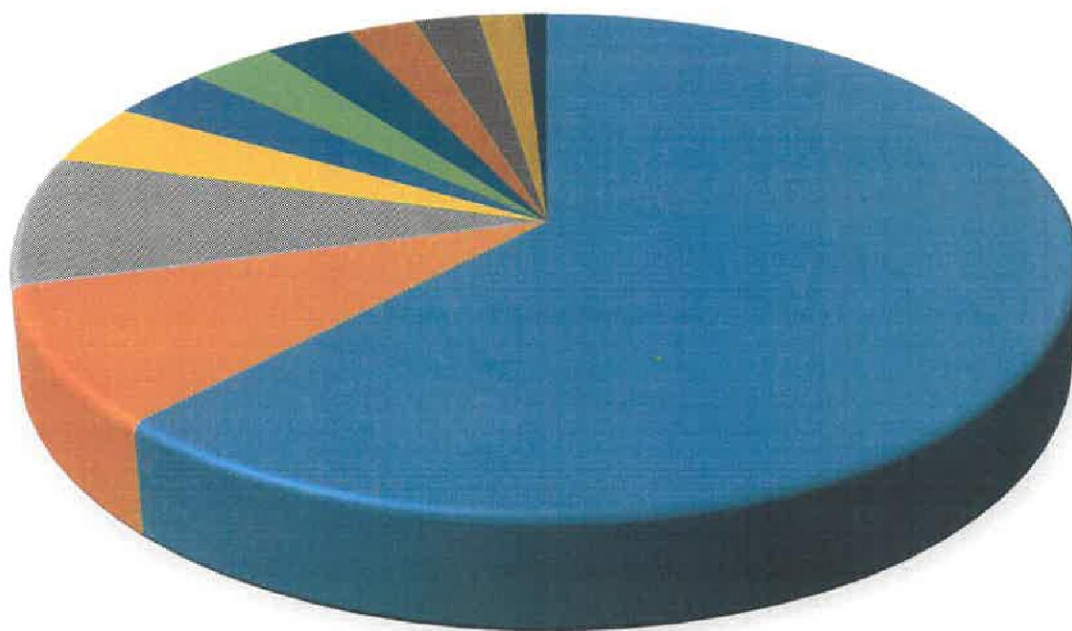
Achievements and Performance

During 2021/22 we gradually returned to a pre-pandemic service at CommuniCare although we have yet to return to the number of clients or issues dealt with in 2019/20. Our service provision has needed to be flexible as a consequence of the impact of the pandemic.

Before the pandemic, our service was provided wholly through three face-to-face means - in our Advice Centre, through outreach sessions and through home visits. During the height of the pandemic, a large proportion of our clients and issues were being dealt with through remote means such as telephone and email. During 2021/22 the balance between face to face and remote service has gradually shifted back towards the pre-pandemic pattern.

How best to meet the needs of our clients is something our Executive Director and Trustees keep under regular review. In 2021/22 we dealt with over 5700 issues for clients (a 25% increase on 2020/21), the breakdown is shown in the pie chart below which shows that over 60% of the issues were related to benefits whereas in 2020/21 benefit related issues were less than 50% of the total.

CLIENT ISSUES 1 APRIL 2021 TO 31 MARCH 2022



Financial Review

Our finances remain in a good position and at the end of 2021/22 we had net assets of about £213,000. We have continued to strengthen partnerships with other voluntary sector organisations in Reading and towards the end of the financial year were gearing up for the process of bidding for service provision contracts with Reading Borough Council. At the time of writing, we were awaiting the outcome of this process the results of which will have a significant impact on our finances as a third of our income comes from this source. Our other main source of

THE COMMUNICARE TRUST (READING)

funding, the Big Lottery Fund, provides about 30% of our funding comes to an end in 2023 and we shall be focussed in 2022/23 on filling this gap in our funding.

Our policy is to hold minimum reserves of 3 months expenditure which we are currently achieving.

We agreed, in September 2019, to invest some of our currently surplus funds with CCLA on a cautious basis. We had an unrealised gain of about £12,000 on this investment at the year end.

No member of staff is paid more than £60,000 pa. No Trustees receive remuneration, and none was paid any expenses during 2020/21.

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 17 September 1999 and registered as a charity on 21 December 1999. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £50.

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles and are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected by the other Trustees at a meeting having been given 28 days' notice of the nomination.

The CommuniCare Trust (Reading) Ltd has a Management Committee of a minimum of five members who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the Committee has seven members from a variety of professional backgrounds. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Executive Director. The Executive Director is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met and has responsibility for the day-to-day operational management of the Centre, individual supervision of the staff and volunteer team and ensuring that the team continue to develop their skills and working practices in line with good practice.

By Order of the Board



Date:

5/9/22

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING)

STATEMENT OF FINANCIAL ACTIVITIES

FOR YEAR ENDED 31 MARCH 2022

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
TOTAL INCOME	65,748	42,062	107,810	158,245
TOTAL EXPENDITURE	62,630	37,847	100,477	105,825
NET SURPLUS FOR YEAR	3,118	4,215	7,333	52,420
TOTAL FUNDS BROUGHT FORWARD	178,939	8,404	187,343	134,923
TOTAL FUNDS CARRIED FORWARD	182,057	12,619	194,676	187,343

The notes on pages 7 to 8 form an integral part of these accounts.

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING) BALANCE SHEET AS AT 31 MARCH 2022

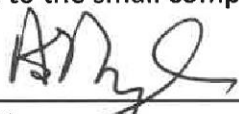
	Note	Actual 2022 £	Actual 2021 £
Current Assets			
Balance at bank and cash in hand		100,937	97,861
Investments		<u>121,849</u>	<u>117,160</u>
Total Current Assets		222,786	215,021
Less: Current Liabilities			
Creditors and accruals	5	4,848	4,416
NET CURRENT ASSETS		217,938	210,605
NET ASSETS		<u>217,938</u>	<u>210,605</u>
RESERVES			
Funds held on incorporation		23,262	23,262
Unrestricted income funds		182,057	178,939
Restricted income funds	6	12,619	8,404
TOTAL CAPITAL EMPLOYED		<u>217,938</u>	<u>210,605</u>

The Company is entitled to exemption from audit under section 471 of the Companies Act 2006 for the year ended 31st March 2022.

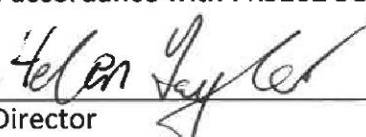
The members have not required the Company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP



Director



Director

Date 5/9/22

THE COMMUNICARE TRUST (READING)

THE COMMUNICARE TRUST (READING)

STATEMENT OF ACCOUNTING POLICIES

FOR YEAR ENDED 31 MARCH 2022

1 STATEMENT OF ACCOUNTING POLICIES

1.1 Basis of Preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) issued on 16 July 2014, and the Companies Act 2006

1.2 CHANGES IN ACCOUNTING POLICIES

There have been no changes in accounting policies. All policies have been applied on bases consistent with those used in the prior year.

2 INCOME

2.1 Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources and they have control over them.

2.2 Grants and Donations

Grants and donations are only included in the SOFA when the general income recognition criteria, as explained in note 2.1 above are met

2.3 Gift Aid

Gift aid receivable is included in income when there is a valid declaration from the donor.

2.4 Volunteer Help

The value of any volunteer help is not included in the accounts.

3 MATERIAL ITEMS OF INCOME

There were no material individual donations in 2021-22

THE COMMUNICARE TRUST (READING)

4 AVERAGE NUMBER OF EMPLOYEES

The average number of full-time equivalent employees (including casual and part-time staff) during the year was as follows:

	2022	2021
Management and administration	3	3
Fundraising	0	0
	<u>3</u>	<u>3</u>

5 CREDITORS AND AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Taxation and social security costs	3,855	3,855
Other creditors	-	964
Crisis Payments	993	-
Total	<u>4,848</u>	<u>4,416</u>

6 RESTRICTED FUNDS

The restricted funds relate, primarily, to the 'Big Lottery' Fund grant, the main purpose of which is to fund the charities outreach programme and home visit.

THE COMMUNICARE TRUST (READING)

DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
Donations, grants, and support add	107,738	144,323
Bank Interest Received	22	100
Gifts in kind	0	163
Furlough Receipts	0	776
Other income	50	
	<u>107,810</u>	<u>145,362</u>
Less		
Salaries and NI	92,714	91,964
Staff Pensions	3,045	2,466
Insurance	755	1,027
Travelling expenses	64	0
Telephone/internet	2,174	3,241
Postage and Stationery	2,073	1,474
Training courses and materials	367	214
Quality Mark Audit	0	1,500
Accountancy	0	0
General Expenses	816	2,000
Office furniture and Equipment	0	0
IT Costs	1,120	0
Repairs and Maintenance	0	0
Equipment for clients	2,037	0
subscriptions		1,939
	<u>105,165</u>	<u>105,825</u>
Recognised Gain investment	4,688	12,882
Surplus for Year	<u>7333</u>	<u>52,419</u>

THE COMMUNICARE TRUST (READING)

INDEPENDENT EXAMINER'S REPORT

Report to the trustees/
members of

The Communicare Trust (Reading) Ltd.

On accounts for the year
ended

31st March 2022

Charity no
(if any)

1078694

Set out on pages

5-8

**Respective responsibilities
of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 trustees 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.

THE COMMUNICARE TRUST (READING)

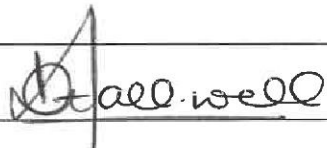
Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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:

01/09/2022

Name:

Kim Halliwell

Relevant professional qualification(s) or body (if any):

Chartered Institute of Certified Accountants

Address:

Stable Cottage, Speen Lane

Newbury

RG14 1RJ

THE COMMUNICARE TRUST (READING)

England & Wales - Charity number 1078694

Accounts



**THE COMMUNICARE TRUST (READING)
(A company limited by guarantee)**

**REPORT and ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021**

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COMPANY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2021

Company and Charity Name:	THE COMMUNICARE TRUST (READING)
Charity Registration Number:	1078694
Company Registration Number:	03843997
Registered Office:	233 Kings Road, Reading, Berkshire, RG1 4LS
Governing Document:	The Communicare Trust (Reading) is a company limited by guarantee governed by its Articles and Association dated, 17 September 1999. It is registered as a charity with the Charity Commission.

Purpose/Mission Statement

To help people in Reading meet their complete needs through offering information, advice, and support.

Main sources of cash and resources

As a charity we rely on donations and support given to us by local Churches, individuals, corporate bodies and local and national grant awarding bodies.

Trust's Reliance on Volunteers

While the Trust has paid staff who carry out the majority of its operations, it relies on the voluntary efforts of many other individuals with the efficient running of the organization.

THE COMMUNICARE TRUST (READING)

DIRECTORS' AND TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The company, a registered charity, was incorporated on 17th September 1999 and is a private company limited by guarantee. The directors now present their report and accounts for the year ended 31 March 2021.

Objects

The principal objects of the charity is the relief of poverty, sickness and distress by promoting the provision of free advice and counselling.

Directors and Trustees

The directors of the company are also its trustees. The officers and trustees serving during the year and since the year end were as follows:

Mr A Taylor

Mrs A Burford

Mrs M Codling

Mr M Chalmers

Dr R Croft

Ms H Taylor

Mrs Sarah Adlard,

Small company status

Advantage is taken in the preparation of the Directors' and Trustees' Report of the special exemptions applicable to small companies conferred by the Companies Act 2006.

By Order of the Board

Date:

06/09/21

Our Aims and objectives

Purposes and Aims

Our charity's purposes, as set out in the objectives contained in the company's Memorandum of Association, are:

The relief of poverty, sickness and distress, especially but not exclusively by promoting the provision of free advice and counselling to persons who are in a condition of need, hardship or distress by reason of their social or economic circumstances.

Our purposes and how we aim to achieve those purposes are further expanded in our mission and values statement:

CommuniCare is a team of Christians motivated by their faith who care for and help people to meet their complete needs through offering information, advice and support. In particular, we look to help people who are in need, hardship or distress because of their social or economic circumstances.

We seek to do this by:

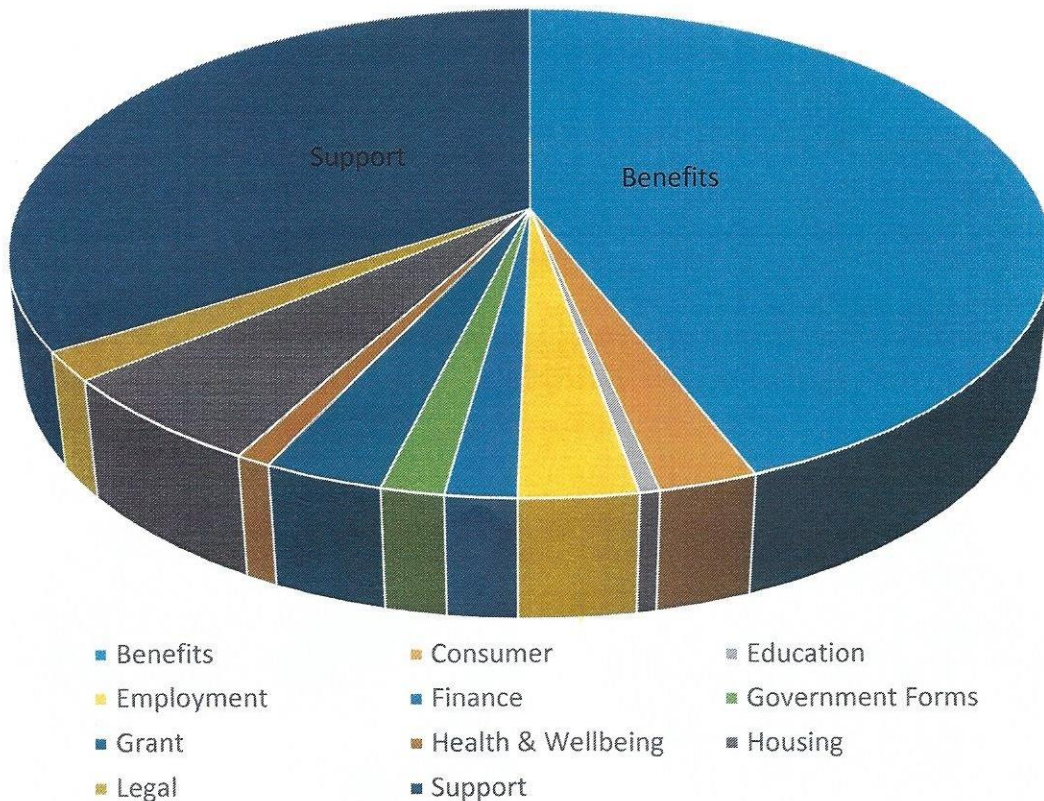
- Treating all the people we help equally and, in particular not discriminating on the grounds of age, disability, gender reassignment, race, religion or belief, sex, sexual orientation, marriage and civil partnership and pregnancy and maternity
- Always acting in the best interests of the people we help
- Working with people not issues and establishing an appropriate relationship with each person
- Empowering people in their situation and, thereby, building independence
- Being flexible in our approach and extending our service to meet the needs of an increasing number of people
- Linking people into community activities where appropriate
- Operating on the understanding that our activities are an outworking of our faith; that our "doing" derives directly from our "being" and that the link between who we are and what we do cannot be broken.
- If invited, praying or sharing with people something of ourselves and our faith
- Building on our strengths as a team, demonstrating trust, patience and sensitivity to each other
- Believing that each team member has a contribution to make.
- Encouraging a sense of community within our team.

When reviewing our aims and objectives and in planning our future activities the Trustees consider how planned activities will contribute to the aims and objectives they have set. All our charitable activities focus on providing information, advice and support in the Greater Reading area and are undertaken to further our charitable purposes for the public benefit.

Achievements and Performance

As reported in our Report and Financial statements for 2019/20, we were forced to close our Advice Centre and stop our outreach sessions and home visiting in March 2020 because of the Coronavirus lockdown. However, our staff continued to deal with clients' issues by phone and email. In addition, CommuniCare became the first point of contact for advice and foodbank referrals for the One Reading Hub, the one stop helpline set up by Reading Borough Council; we handled 581 referrals from the Hub. We were the first advice service in Reading to reopen to the public when we did so in early June 2020 at which time, we also recommenced home visiting; we ensured that both of these took place in a Covid secure manner. During the second lockdown in November 2020, we continued to offer face to face appointments in our Advice Centre to those we judged to be most in need whilst also continuing to help clients via the telephone and email. Our Advice Centre remained closed after Christmas 2020 until March 2021 since when we have been gradually extending our opening starting with appointments, then reintroducing an element of drop-in availability and we plan to be back to more or less normal service at the beginning of September 2021. Inevitably the restrictions over the last 18 months or so have reduced our capacity to help as many clients as we were helping prior to the pandemic; in 2020/21 we helped just over 3,000 clients, a 30% reduction on the number seen in 2019/20. We have continued to help clients via the telephone and email and whilst this is now at a lower level than during the first lockdown it continues at a significantly higher level than before the pandemic. Home visits are back to more or less the level they were before lockdown, but we have yet to return to as many outreach sessions as we were undertaking before March 2020, and this is something that we continue to keep under review. Despite the restrictions, in 2020/21 we dealt with nearly 4,500 issues for clients, the breakdown of which is shown in the pie chart below.

Client Issues 1st April 2020 - 31st March 2021



Financial Review

Our principal funding sources are the Big Lottery Fund, Reading Borough Council with whom, in partnership with other voluntary sector organisations, we have four contracts, and local churches. During 2020/21 we received significant one-off funding from LYN (Love Your Neighbour) a national movement supporting churches to provide practical care and hope for the most vulnerable in our communities. In addition, we were funded by the Good Things Foundation to help people complete their census forms.

Our policy is to hold minimum reserves of 3 months expenditure which we are currently achieving.

We agreed in September 2019 to invest some of our currently surplus funds with CCLA and on a cautious basis. Following unrealised losses in 2019-20 of nearly £6,000 these investments recovered in the current year, and we had a unrealised gain of nearly £13,000 on this investment at the year end. Our net unrealised gain in the last two years is therefore around £7,000

No member of staff is paid more than £60,000 pa. No Trustees receive remuneration, and none was paid any expenses during 2020/21.

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 17 September 1999 and registered as a charity on 21 December 1999. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £50.

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles and are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected by the other Trustees at a meeting having been given 28 days' notice of the nomination.

The CommuniCare Trust (Reading) Ltd has a Management Committee of a minimum of five members who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the Committee has seven members from a variety of professional backgrounds. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Manager. The Manager is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met and has responsibility for the day to day operational management of the Centre, individual supervision of the staff and volunteer team and ensuring that the team continue to develop their skills and working practices in line with good practice.

THE COMMUNICARE TRUST (READING)

STATEMENT OF FINANCIAL ACTIVITIES

FOR YEAR ENDED 31 MARCH 2021

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
TOTAL INCOME	102,348	55,897	158,245	121,980
TOTAL EXPENDITURE	48,124	57,701	105,825	112,418
NET SURPLUS FOR YEAR	54,224	-1,804	52,420	9,562
<u>Reconciliation of funds</u>				
TOTAL FUNDS BROUGHT FORWARD	124,715	10,208	134,923	131,395
TOTAL FUNDS CARRIED FORWARD	178,939	8,404	187,343	134,923

The company has unrealised, recognised gains of £12,882 on investments and have been recognised in the income and expenditure account for the above financial periods.

The notes on pages 8 and 9 form an integral part of these accounts.

THE COMMUNICARE TRUST (READING)

BALANCE SHEET AS AT 31 MARCH 2021

	Note	Actual 2021 £	Actual 2020 £
Current Assets			
Prepaid expenses			
Balance at bank and cash in hand		97,861	57,262
Investments		117,160	104,278
Total Current Assets		<u>215,021</u>	<u>161,540</u>
Less: Current Liabilities			
Creditors and accruals	5	4,416	3,355
NET CURRENT ASSETS		210,605	158,185
NET ASSETS		<u><u>210,605</u></u>	<u><u>£158,185</u></u>
RESERVES			
Funds held on incorporation		23,262	23,262
Unrestricted income funds		178,939	124,715
Restricted income funds	6	8,404	10,208
TOTAL CAPITAL EMPLOYED		<u><u>210,605</u></u>	<u><u>£158,185</u></u>

The Company is entitled to exemption from audit under section 471 of the Companies Act 2006 for the year ended 31st March 2020.

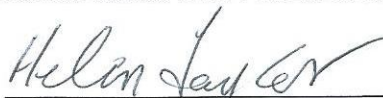
The members have not required the Company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP



Director



Director

Date 06/09/21

THE COMMUNICARE TRUST (READING)

STATEMENT OF ACCOUNTING POLICIES

FOR YEAR ENDED 31 MARCH 2021

1 STATEMENT OF ACCOUNTING POLICIES

1.1 Basis of Preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) issued on 16 July 2014, and the Companies Act 2006

1.2 CHANGES IN ACCOUNTING POLICIES

There have been no changes in accounting policies. All policies have been applied on bases consistent with those used in the prior year.

2 INCOME

2.1 Recognition of Income

These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources and they have control over them.

2.2 Grants and Donations

Grants and donations are only included in the SOFA when the general income recognition criteria, as explained in note 2.1 above are met

2.3 Gift Aid

Gift aid receivable is included in income when there is a valid declaration from the donor.

2.4 Volunteer Help

The value of any volunteer help is not included in the accounts.

3 MATERIAL ITEMS OF INCOME

There were no material individual donations in 2020-21

4 AVERAGE NUMBER OF EMPLOYEES

The average number of full-time equivalent employees (including casual and part-time staff) during the year was as follows:

	2021	2020
Management and administration	3	3
Fundraising	0	0
	3	3

5 CREDITORS AND AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Taxation and social security costs	3,452	3,258
Other creditors	964	97
Total	4,416	3,355

6 RESTRICTED FUNDS

The restricted funds relate to the 'Big Lottery' Fund grant, the main purpose of which is to fund the charities outreach programme and home visit; Love Your Neighbour, which part funded work in the current year;

DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
Donations, grants, and support add	144,323	111,650
Bank Interest Received	100	<u>121</u>
Gifts in kind	163	
Furlough Receipts	776	
	<u>145,362</u>	<u>111,771</u>
Less		
Salaries and NI	91,964	94,720
Staff Pensions	2,466	1,950
Insurance	1,027	432
Travelling expenses	0	192
Telephone/internet	3,241	2,814
Postage and Stationery	1,474	1,633
Training courses and materials	214	100
Quality Mark Audit	1,500	0
Accountancy	0	300
General Expenses	2,000	970
Office furniture and Equipment	0	917
Building work and Alterations	0	0
Repairs and Maintenance	0	1,095
Equipment for clients	0	0
subscriptions	1,939	1,572
	<u>105,825</u>	<u>106,695</u>
Recognised Gain investment	12,882	5,722
-Loss/Surplus for Year	<u>52,419</u>	<u>-646</u>

INDEPENDENT EXAMINER'S REPORT

Report to the trustees/
members of

The Communicare Trust (Reading) Ltd.

On accounts for the year
ended

31st March 2021

Charity no
(if any)

1078694

Set out on pages

3-7

**Respective responsibilities
of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 trustees 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.

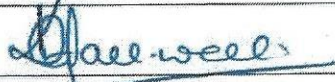
Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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: 21/08/2021

Name:

Kim Halliwell

Relevant professional qualification(s) or body (if any):

Chartered Institute of Certified Accountants

Address:

Stable Cottage, Speen Lane

Newbury

RG14 1RJ

