

PBIC LTD

England & Wales · Charity number 1152448

Details

Other names	POLISH BRITISH INTEGRATION CENTRE LTD, PBIC LTD, OSRODEK INTEGRACJI POLSKO BRYTYJSKIEJ
Status	Registered
Legal form	Charitable company
Company number	06632086
Registered	2013-06-17
Register	View on the Charity Commission register

Contact

Address	90 - 92 Bromham Road Bedford MK40 2QH
Phone	01234328100
Email	info@pbic.org.uk
Website	www.pbic.org.uk

Activities

Objects: (a) the prevention or relief of poverty of those migrants in need who primarily, but not exclusively, originate from the Central and Eastern European countries, within Bedfordshire by providing services in interpreting, translating, advice and advocacy (on health, housing, employment, education, career development and other relevant categories);(b) for the public benefit to promote the education (including social and physical training) of migrants in need who primarily, but not exclusively, originate from the Central and Eastern European countries, within Bedfordshire in such ways as the Charity trustees think fit, including:(i) education and training in the English language and British culture;(ii) providing their education (including the study of language, history or other subjects), in furtherance of their education or to prepare for entry to any occupation, trade or profession on leaving any educational establishment;(c) the promotion of social inclusion for the public benefit among migrants in need who primarily, but not exclusively, originate from the Central and Eastern European countries, within Bedfordshire who are socially excluded on the grounds of their social and economic position, by providing:(i) education and training in the English language and in vocational skills;(ii) social and recreational facilities and events involving the local community; and(iii) advice on and support in understanding the social and legal framework of the United Kingdom;(d) for the public benefit to educate and promote the Polish culture and heritage to the wider British Society.

Activities: PBIC provides a multilingual services including career advice, general advice, ESOL, Employability Skills courses. As part of our support to help migrant workers integrate into British society we organize social events, workshops and forums. We offer and encourage volunteering opportunities. We work with partners aiming to inform local and national strategies in relation to migrants.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- Bedford
- Central Bedfordshire
- Luton
- Milton Keynes
- Northamptonshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£463,033	£266,151	-	-
2024-06-30	£726,469	£535,943	£558,997	15
2023-06-30	£674,958	£595,773	£368,471	18
2022-06-30	£491,157	£460,790	-	-
2021-06-30	£501,866	£418,176	£258,919	12

Trustees

Name	Role	Appointed
Nigel Rees	Chair	2019-09-29
Dominika Pawlik		2026-02-28
Gordon James		2022-10-02
MONIKA BEATA FRAK		2012-09-14
Moritz Lank		2023-03-09

PBIC LTD

England & Wales - Charity number 1152448

Accounts

Registered Company Number
6632086

Charity Number
1152448

PBIC LTD

Report and Unaudited Accounts

for six months to 31 December 2024

PBIC LTD

Report and accounts

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PBIC LTD
Reference and Administrative Details

Directors

Nigel Rees Chair
Monika Frak
Gordon James
Moritz Lank
Charles Leydon
Sandra Turner
Gemma Chiarini

Secretary

Malgorzata Brady

Independent Examiner

Jasbir Rai
ACMA
BVSC Accountancy Services
Birmingham Voluntary Services Council
Latham House
33-34 Paradise Street
Birmingham
B1 2AJ

Registered office

90 - 92 Bromham Road
Bedford
MK40 2QH

Registered number

06632086

Registered Charity Number

1152448

Introduction

The trustees present their annual report and accounts for the six months ended 31st December 2024.

PBIC LTD (PBIC) is a charity established to support the integration of migrants from European countries within Bedfordshire, into the British society.

Our vision is a society in which migrants can appreciate the values and challenges of life in the United Kingdom and in return feel empowered to give their input to create a culture of understanding and success.

Our mission statement: helping migrants settle, achieve and contribute.

Chairman's statement

The reason we are presenting our latest figures today, just 6 months after our last AGM, requires some explanation.

In line with our practice of reviewing all aspects of PBIC operations we have realised that our accounting period does not really suit us. It has run from 1st July to 30 June the following year which really points to an AGM, where these figures can be presented, sometime in December. This is often unsatisfactory because of the pressure of finding a suitable date that as many trustees (who are volunteers) as possible can attend. In practice this has meant that we have sometimes held our AGM in January or February the following year which has led us to trying to focus on figures from 2 previous calendar years, ie in our last AGM in February 2025 we were talking about 2023! This is simply not good enough if we want to remain current and progressive.

As a Board we decided to change the period to January to end of December which gave us a choice for the first period. We could either make it 6 months or 18 months. Initially, for obvious reasons, 18 months appeared the more attractive option. However, on further reflection we have chosen the shorter period for the first review. This is because during such a difficult economic climate in which we are applying for further funding we want to be clear to any funding or contracting party about our financial situation.

And it really is a difficult economic climate where funding is tough to achieve for any charity and where those supporting migrants are not an obvious priority. However, we saw this downturn coming and we are in as reasonable a position as is possible to sustain us through what may be a difficult 12 to 18 months for PBIC after March 2025. Meanwhile we must remain careful in our spending and be aware of the need for excellence in our actions, in our dealings with clients, funders and the community.

Despite the economic backdrop there are 2 specific matters that we have picked up during this last financial period.

The first is that we have won a contract from the Police and Crime Commissioner for Bedfordshire to help east and central European female victims of domestic abuse. This was perhaps easier than we first imagined as we already have a wealth of experience in this area, almost without realising it!

The second is the implementation of our Improving Lives Through Advice project. This is a 5 year extensive scheme that seeks to give vulnerable people, in our case migrants, the access that they need to deal with legal matters. This is a scheme where we can assist with low level legal advice ourselves and where we have identified partners that we can refer onto to help with more complicated matters. This is another example of where a funders requirement particularly suits our operational model.

Due to the close watch we keep on our finances and because of how we interact with funders and the local community generally there are no surprises in the figures being presented today and because of our awareness of the present economic climate we feel confident about the challenges that the year ahead may bring.

Nigel Rees
Chair of Trustees

Name, registered office and constitution of the charity

Full name:	PBIC LTD
Date of incorporation:	27th June 2008
Company registration number:	6632086
Charity number:	1152448
Date charity registered:	17th June 2013
Charity registered office:	90 - 92 Bromham Road Bedford MK40 2QH

Public Benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011, and have referred to and taken due regard to the Charity Commission guidance on public benefit and consider the charity's activities are for the public benefit.

Objectives and Activities of the Charity

- a) The prevention or relief of poverty of those in need specifically among peoples from the Central and Eastern European countries within Bedfordshire, by providing services in interpreting, translating, advice and advocacy (on health, housing, employment, education, career development and other relevant categories);
- b) For the public benefit to promote the education (including social and physical training) of people specifically among those from Central and Eastern European countries within Bedfordshire, in such ways as the charity trustees think fit, including:
 - i) the provision of classes in the English language and British culture;
 - ii) providing their educational support, including the study of language, history or other subjects, in furtherance of their education or to prepare for entry to any occupation, trade or profession on leaving any educational establishment.
- c) The promotion of social inclusion for the public benefit among Central and Eastern European countries within Bedfordshire, who are socially excluded on the grounds of their social and economic position, by providing:
 - i) education and training in the English language and in vocational skills;
 - ii) social and recreational facilities and events involving the local community; and
 - iii) advice on and support in understanding the social and legal framework of the United Kingdom;
- d) For the public benefit to educate and promote the Polish culture and heritage to the wider British Society.

Summary of main activities of the charity in relation to its objects

- We begun delivering Improving Lives Through Advice funded by Access to Justice Foundation. It is a project aiming at enabling vulnerable individuals to access legal advice. We enabled this access internally to our specialist, low level legal advice especially in immigration, welfare, housing and health and through referrals to more specialist advice or law centres including GYROS, CAB, Law Protect etc. Thanks to this project PBIC is hoping to develop our database, active listening element of our service and become more confident in improving our delivery, collecting better data, understanding its aspiration and contribution to service design and development and becoming a beacon for delivery of good practice for charities engaging with vulnerable migrants and other vulnerable groups.
- We continued delivering English for Speakers of Other Languages classes. As funding for these was limited so we raised donations and involved volunteers for this delivery. During the Running Festival in September 24, we raised over £3,000 for this purpose. As a result, as well as 'Step into English' classes funded through Big Lottery Fund as part of YAV, we were able to put on additional 8 classes from September to December.
- Listening continued to be recognised as fundamental to our delivery. We delivered it both in a form of separate listening sessions and embedded into advice sessions.
- Art Activities: funded through Prosperity fund we worked with the Polish School in Bedford and The Tsymbol School of Art to deliver music and art workshops with two major events: Ukrainian Independence Day and St Nicholas Day.
- We continued coordination of the care and support to all vulnerable Ukrainian guests temporarily settling in and around Bedford. This in turn has ensured continued job security for several Ukrainian guests to continue as PBIC employees, allowing for an all-encompassing service to be delivered.
- We continued to support children and youths wanting to promote their Polish heritage through our song and dance group, Promethidion.
- We continued to support long term homeless migrants through our link with SMART, who are contracted to Bedford Borough Council, to take on responsibility for assisting with all homeless people living on the streets in and around Bedford.
- Funded through Bedfordshire Police and Crime commissioner we started delivering Comprehensive range of support for Eastern European Female Victims of domestic Abuse t, including: welfare and benefits advice, health and wellbeing support, immigration and legal guidance, housing advice and practical support. A significant component of our support involved interpreting and translation. Our two dedicated project workers speak Polish, Romanian, and English, helping enable effective communication/listening and ensuring that language barriers do not hinder the women's access to essential services.
- Funded through Home office we begun to provide Support to vulnerable migrants related to the eVisa transition including direct assistance with submitting eVisa applications, advice on updating personal details, managing login information, navigating the UKVI system, and accessing digital support. Advisers also frequently supported clients with contacting the Resolution Centre and provided language support throughout. We have cases where expired or missing ID documents caused difficulties & where possible, we have supported clients in obtaining these documents.

Future Plans

- Sustaining the PBIC as a model charity for the next 5 years as we anticipate experiencing tougher funding conditions and opportunities.
- To seek only funding opportunities that accord with our mission statement and services that we have modified and refined over many years. This will include communicating to funders and partners the importance of recognising the complexities of each individual client's case and, as a consequence, the complexity of our work.
- Convincing funders that new tools and solutions are necessary to move vulnerable clients forwards.
- Continuing to embed Active Listening in all our delivery and ensure that staff are trained to reach a consistent understanding of what constitutes Active Listening.

Nature of the Governing Document and constitution of the charity

The Charity is a charitable company limited by guarantee and was set up on 27 June 2008. It is governed by a Memorandum and Articles of Association.

The methods adopted for the recruitment and appointment of new trustees

The Directors of the Company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis.

In line with our governing document the number of Directors shall be not less than 5 and not exceed a maximum of 9.

The Board seeks to use the knowledge and skills of those involved in the local area as well as specialists in the field of learning and advice. On their appointment each trustee will undergo induction and initial training on PBIC's work, policies and procedures as well as trustee's rights and responsibilities. Further training and mentoring is undertaken by trustees on a needs basis.

Organisational structure and decision making

The charity is managed by a Board of Directors who are also Trustees. A CEO is appointed by the trustees to administer day-to-day activities.

Risk management

The directors actively review the major risks which the charity faces on a regular basis. These risks are recorded on a Risk Register which, combined with risk assessments, enable the charity to effectively manage and mitigate risk.

Financial Review***Policies on reserves***

The Board annually reviews the amount of reserves that are required to ensure that they are adequate to fulfil our continuing obligations. The reserves that we have set aside provide financial stability and the means for the continuation of our activities. We intend to hold our reserves at a minimum of 6 months expected cashflow.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Transactions and Financial position

The Statement of Financial Activities show net incoming resources for the six months to December of £196,882 (year to June 2024: net incoming resources £190,526). Total funds carried forward show £755,879 (June 2024: £558,997) of which £112,354 (June 2024: £nil) are restricted.

The total and free unrestricted reserves at the year end of 31 December 2024 stand at £643,525 (30 June 2024: £558,997). This includes £60,000 of designated funds (June 2024: £50,000).

Share Capital

The company is limited by guarantee and therefore has no share capital.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 14th June 2025 and signed on its behalf by:

Nigel Rees
Director and Chair of Trustees

Independent Examiner's Report to the Trustees of PBIC LTD

Respective responsibilities of charity trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) 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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants.

Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

1. examine the accounts under section 145 of the 2011 Charities Act,
2. 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
3. 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

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 that in any material respect:

- accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements 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
- the financial statements 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 financial statements to be reached.

Signed

Dated

Jasbir Rai ACMA
BVSC Accountancy Service
Birmingham Voluntary Service Council
Latham House, 33-34 Paradise Street
Birmingham, B1 2AJ

PBIC LTD
Statement of Financial Activities
Incorporating an Income and Expenditure Account
for 6 months to 31 December 2024

	Notes	Unrestricted Funds 6 months to Dec-24 £	Restricted Funds 6 months to Dec-24 £	Total Funds 6 months to Dec-24 £	Prior Period Total Funds 12 months to Jun-24 £
Income & Endowments					
Contracts, Grants & Donations		152,660	310,373	463,033	726,469
Total income		152,660	310,373	463,033	726,469
Expenditure					
Expenditure on charitable activities		66,844	199,307	266,151	535,943
Total expenditure		66,844	199,307	266,151	535,943
Net Income for the year		85,816	111,066	196,882	190,526
Transfers between funds	10.	(1,288)	1,288	-	-
Net income after transfers		84,528	112,354	196,882	190,526
Net movement in funds		84,528	112,354	196,882	190,526
Reconciliation of funds:-		-	-	-	-
Total funds brought forward		558,997	-	558,997	368,471
Total funds carried forward		643,525	112,354	755,879	558,997

PBIC LTD
Comparative Statement of Financial Activities
Incorporating an Income and Expenditure Account
for the Year Ended 30 June 2024

		Unrestricted Funds	Restricted Funds	Total Funds	Prior Period Total Funds
	Notes	Jun-24	Jun-24	Jun-24	Jun-23
		£	£	£	£
Income & Endowments					
Contracts, Grants & Donations		401,394	325,075	726,469	674,958
Total income		401,394	325,075	726,469	674,958
Expenditure					
Expenditure on charitable activities		166,364	369,579	535,943	595,773
Total expenditure		166,364	369,579	535,943	595,773
Net Income for the year		235,030	(44,504)	190,526	79,185
Transfers between funds	10.	(399)	399	-	-
Net income after transfers		234,631	(44,105)	190,526	79,185
Net movement in funds		234,631	(44,105)	190,526	79,185
Reconciliation of funds:-					
Total funds brought forward		324,366	44,105	368,471	289,286
Total funds carried forward		558,997	-	558,997	368,471

PBIC LTD
Balance Sheet as at 31 December 2024

Company Number 06632086

	Notes	Dec-24 £	Jun-24 £
Fixed assets			
Tangible assets	6.	5,684	2,400
Total fixed assets			
Current assets			
Debtors	7.	106,154	29,784
Cash at bank and in hand		669,013	649,418
Total current assets		<u>775,167</u>	<u>679,202</u>
Creditors:			
amounts due within one year	8.	(24,972)	(122,605)
Net current assets		<u>750,195</u>	<u>556,597</u>
Total assets less current liabilities		<u>755,879</u>	<u>558,997</u>
Net assets		<u>755,879</u>	<u>558,997</u>
The funds of the charity :			
Unrestricted income funds			
Unrestricted accumulated funds	10.	583,525	508,997
Designated funds	10.	<u>60,000</u>	<u>50,000</u>
Total unrestricted funds		643,525	558,997
Restricted Funds	10.	112,354	-
Total charity funds		<u>755,879</u>	<u>558,997</u>

The directors are satisfied that the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Signed

Nigel Rees

Director and Chair of Trustees

Approved by the Board of Trustees on 14th June 2025

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

1. General Information

PBIC LTD (PBIC) is a charitable company registered and domiciled in England. Its principal activity is to operate as a charity established to support the integration of migrants within Bedfordshire, into the British society. Its registered office is 90 - 92 Bromham Road Bedford MK40 2QH.

2. Accounting policies

Basis of preparation of the accounts

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

PBIC 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.

The financial statements are presented in £ Sterling, its functional currency and rounded to the nearest £.

Accounting convention

The financial statements are prepared, on a going concern basis, under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset

The charity is entirely dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

Incoming Resources

All income is recognised in the statement of financial activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Deferred income

In accordance with the SORP grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Recognition of liabilities

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

2. Accounting policies (continued)

Grants awarded are included in the statement of financial activities when approved by the trustees and agreed with the recipient. The value of grants unpaid at the year end is accrued. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Fixed assets and depreciation

Depreciation has been provided at the following rates in order to write off the assets (less their estimated residual value) over their estimated useful economic lives.

Equipment and office furniture	25% straight line
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Pension Costs

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the statement of financial activities in the period to which they relate.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is partially recoverable by the company.

Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered on the particular circumstances.

Financial Instruments

The charity only has basic financial assets and liabilities of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and subsequently measured at their settlement value.

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

3. Deficit /Surplus for the Financial Year	Dec-24	Jun-24
	£	£

This is stated after charging :-

Rentals under operating leases	9,209	20,286
Reporting Accountant fees	2,208	2,125
Fund Audit fees	-	-

4. Expenses paid to trustees or persons connected with trustees	Dec-24	Jun-24
	£	£

The aggregate amount of expenses paid to trustees was	107	120
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The nature of the expenses paid were Travel & Subsistence reimbursement. There were no other payments made to trustees during the six months to December (June 2024: Nil trustee).

5. Staff Costs and Emoluments	Dec-24	Jun-24
	£	£

Gross Salaries	192,264	436,225
Pension Costs	2,227	5,081
	<u>194,491</u>	<u>441,306</u>

Numbers of full time employees or full time equivalents	Dec-24	Jun-24
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Engaged on charitable activities	12	15
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There were no employees with emoluments in excess of £60,000 per annum

6. Tangible fixed assets

**Equipment
& office
furniture**
£

Asset cost, valuation or revalued amount

At 1 July 2024	7,540
Disposals	-
Additions	4,211
At 31 December 2024	<u>11,751</u>

Accumulated depreciation and impairment provisions

At 1 July 2024	5,140
Disposals	-
Charge for the year	927
At 31 December 2024	<u>6,067</u>

Net book value

At 31 December 2024	<u>5,684</u>
At 1 July 2024	<u>2,400</u>

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

7. Debtors	Dec-24	Jun-24
	£	£
Trade debtors	175	9,141
Prepaid expenses	4,972	-
Accrued income	99,923	19,559
Other debtors	1,084	1,084
	<u>106,154</u>	<u>29,784</u>
8. Creditors: amounts falling due within one year	Dec-24	Jun-24
	£	£
Bank loans and overdrafts	-	-
Trade creditors	4,265	1,998
Accrued expenses	4,690	2,261
Accrued wages	-	-
PAYE and NI	6,413	6,686
Taxation	9,604	10,790
Pension Contributions	-	870
Deferred income and grants in advance	-	100,000
	<u>24,972</u>	<u>122,605</u>
9. Operating Leases	Dec-24	Jun-24
	£	£
The future minimum lease payments for operating leases which expire:		
within one to five years	21,500	28,000
over five years	-	-
	<u>21,500</u>	<u>28,000</u>

The operating lease relates to rental for premises.

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

10. Particulars of Individual Funds and analysis of assets and liabilities representing funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
<i>At 31 December 2024</i>			
Fixed Assets	5,684	-	5,684
Current Assets	662,813	112,354	775,167
Current Liabilities	(24,972)	-	(24,972)
	<u>643,525</u>	<u>112,354</u>	<u>755,879</u>
<i>At 31 July 2024</i>			
Fixed Assets	2,400	-	2,400
Current Assets	574,112	105,090	679,202
Current Liabilities	(17,515)	(105,090)	(122,605)
	<u>558,997</u>	<u>-</u>	<u>558,997</u>

The individual funds included above are :-

	Funds at Jun-24 £	Movement in Funds £	Transfer of Funds £	Funds at Dec-24 £
YAV Big Lottery Community Fund	-	6,704	-	6,704
DV (Police and Crime commissioner)	-	-	-	-
E VISA Translation fund	-	-	-	-
The Harpur Trust Fund- YAV	-	-	-	-
Healing Hearts with Art	-	(1,288)	1288	-
Homeless SMART	-	2,493	-	2,493
ILTA (Access To Justice)	-	95,748	-	95,748
PBIC ESOL	-	7,409	-	7,409
Unrestricted Designated Fund	50,000	-	10,000	60,000
Unrestricted Fund	<u>508,997</u>	<u>85,816</u>	<u>(11,288)</u>	<u>583,525</u>
	<u>558,997</u>	<u>196,882</u>	<u>-</u>	<u>755,879</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Accrued Income £	Movement in funds £
YAV Big Lottery Community Fund	50,771	(44,067)	-	6,704
DV (Police and Crime commissioner)	-	(3,454)	3,454	-
E VISA Translation fund	3,320	(11,525)	8,205	-
The Harpur Trust Fund- YAV	8,226	(41,105)	32,879	-
Healing Hearts with Art	-	(19,830)	18,542	(1,288)
Homeless SMART	25,936	(23,443)	-	2,493
ILTA (Access To Justice)	150,000	(54,252)	-	95,748
PBIC ESOL	9,041	(1,632)	-	7,409
Unrestricted Fund	<u>115817</u>	<u>(66,844)</u>	<u>36843</u>	<u>85,816</u>
	<u>363,111</u>	<u>(266,152)</u>	<u>99,923</u>	<u>196,882</u>

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

10. **Particulars of Individual Funds and analysis of assets and liabilities representing funds**
(Continued)

Comparative Year	Funds at Jun-23 £	Movement in Funds £	Transfer of Funds £	Funds at Jun-24 £
Big Lottery Community Fund	44,105	(44,504)	399	-
Settlement Scheme Grant Fund	-	-	-	-
The Harpur Trust Fund- YAV	-	-	-	-
Homeless SMART	-	-	-	-
Bedford & Luton Community Fund ESOL	-	-	-	-
P4R	-	-	-	-
Wixamtree Trust	-	-	-	-
Healing Hearts with Art	-	-	-	-
Unrestricted Designated Fund	36,000	-	14,000	50,000
Unrestricted Fund	288,366	235,030	(14,399)	508,997
	<u>368,471</u>	<u>190,526</u>	<u>-</u>	<u>558,997</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Accrued Income £	Movement in funds £
Big Lottery Community Fund	127,015	(171,519)	-	(44,504)
Settlement Scheme Grant Fund	9,674	(9,674)	-	-
The Harpur Trust Fund- YAV	26,188	(42,962)	16,774	-
Homeless SMART	62,871	(65,656)	2,785	-
Bedford & Luton Community Fund ESOL	2,278	(2,278)	-	-
P4R	68,490	(68,490)	-	-
Wixamtree Trust	5,000	(5,000)	-	-
Healing Hearts with Art	4,000	(4,000)	-	-
Unrestricted Designated Fund				
Unrestricted Fund	401,394	(166,364)	-	235,030
	<u>706,910</u>	<u>(535,943)</u>	<u>19,559</u>	<u>190,526</u>

Big Lottery Community Fund

PBIC LTD was awarded a 5 year grant in respect of the YAR Value project and are currently in the third year of this project. The project supports vulnerable migrants with advice, learning and a listening service.

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

DV funded by Bedfordshire Police and Crime Commissioner's Office (grant)

Comprehensive range of support for Eastern European Female Victims of domestic Abuse t, including: welfare and benefits advice, health and wellbeing support, immigration and legal guidance, housing advice and practical support. A significant component of our support involved interpreting and translation. Our two dedicated project workers speak Polish, Romanian, and English, helping enable effective communication/listening and ensuring that language barriers do not hinder the women's access to essential services.

EVisa –eVisa Transition Fund funded by Home Office (grant)

Support to vulnerable migrants related to the eVisa transition including direct assistance with submitting eVisa applications, advice on updating personal details, managing login information, navigating the UKVI system, and accessing digital support. Advisers also frequently supported clients with contacting the Resolution Centre and provided language support throughout. We have cases where expired or missing ID documents caused difficulties & where possible, we have supported clients in obtaining these documents.

The Harpur Trust Fund -YAV

This is a match fund helping us deliver TNLCF YAV project in its final 2 years, it is a grant contributing to the costs of employing the listening specialist and administrator.

Healing Hearts with Art

Bedford Borough Council provided a grant to deliver an event offering mental health support to Ukrainian Guests. This event was delivered on the 30th March 2024 and was based around art therapy.

Homeless SMART

PBIC is subcontracted to SMART to deliver homeless support to migrants in Bedford Borough. The grant pays for one full time outreach worker and one part time homeless caseworker.

ILTA –Improving Lives Through Advice funded by Access to Justice Foundation, (grant)

It is a project aiming at enabling vulnerable individuals to access legal advice. We enabled this access internally to our specialist, low level legal advice especially in immigration, welfare, housing and health and through referrals to more specialist advice or law centres including GYROS, CAB, Law Protect etc. Thanks to this project PBIC is hoping to develop our database, active listening element of our service and become more confident in improving our delivery, collecting better data, understanding its aspiration and contribution to service design and development and becoming a beacon for delivery of good practice for charities engaging with vulnerable migrants and other vulnerable groups.

PBIC ESOL (funded by donations)

English for Speakers of Other Languages classes have always formed part of PBIC delivery. Recently funding for these is limited so we created a separate pot for raising donations for this delivery. During the Running Festival in September last year, we raised over £3,000 for this purpose. As a result, as well as 'Step into English' classes funded through Big Lottery Fund as part of YAV, we were able to put on additional 8 classes from September to December.

PBIC LTD
Notes to the Accounts
for 6 months to 31 December 2024

Settlement Scheme Grant Fund

This is a Home Office grant for our project supporting vulnerable migrants with securing European Union Settled Status.

Bedford and Luton Community Fund

As a result of initial assessment PBIC was completing for each guest arriving in Bedford, it became clear that there was an urgent need for help with summer clothing. This fund paid for vouchers which Ukrainians Guests used to purchase summer clothing.

Pathway for Recovery (P4R)

This grant was funded through ESF, offering wide comprehensive employment support, focused on helping those most disadvantaged in our communities due to the impact of COVID-19

Wixamtree

This grant funded our immigration advisers to help deal with overwhelming EUSS queries when funding from the Home Office stopped.

Designated Fund

This unrestricted fund is set aside for the charity to meet its employment liabilities in the next financial year.

11. Share Capital

The charity is incorporated under the Companies Acts and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

PBIC LTD
Schedule of the Statement of Financial Activities
for 6 months to 31 December 2024

Detailed Statement of Financial Activities

	Unrestricted Funds Dec-24 £	Restricted Funds Dec-24 £	Total Funds Dec-24 £	Prior Period Total Funds Jun-24 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	110,530	5,000	115,530	140,256
Bedford Borough Council Homeless Support	-	18,542	18,542	-
Bedford College	-	-	-	500
Futures Advice	37,078	-	37,078	106,824
Home Office	-	11,525	11,525	9,674
Police and Crime Commissioner Bedford	-	3,453	3,453	-
University of Northampton	-	-	-	224,193
Total	147,608	38,520	186,128	481,447
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Bedford and Luton Community Foundation	-	-	-	2,278
Access to Justice	-	150,000	150,000	-
Big Lottery Community Fund Grant	-	50,771	50,771	127,015
The Harpur Trust	-	41,105	41,105	42,962
Wixamtree Trust	-	-	-	5,000
Donations	52	4,041	4,093	177
Other Funded Projects	-	25,936	25,936	65,656
Other Income	5,000	-	5,000	1,934
Total	5,052	271,853	276,905	245,022
Total Grants, Legacies & Donations Received	152,660	310,373	463,033	726,469
Total Voluntary Income	152,660	310,373	463,033	726,469
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	42,434	152,057	194,491	441,306
Volunteers' Costs	-	-	-	452
Expenses Beneficiaries	-	-	-	-
	42,434	152,057	194,491	441,758
Indirect employee costs				
Temporary staff and recruitment				
Training and welfare	270	3,479	3,749	3,520
Restructuring costs	-	-	-	-
Travel, subsistence and healthcare	515	1,999	2,514	2,695
	785	5,478	6,263	6,215

PBIC LTD**Schedule of the Statement of Financial Activities
for 6 months to 31 December 2024**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds Dec-24 £	Restricted Funds Dec-24 £	Total Funds Dec-24 £	Prior Period Total Funds Jun-24 £
<i>Premises Costs</i>				
Rent payable	-	9,209	9,209	20,286
Rates	142	-	142	-
Insurance	-	1,915	1,915	4,531
Office refurbishment / Room hire/maintenance		475	475	535
	142	11,599	11,741	25,352
<i>General administrative expenses:</i>				
Telephone and fax	2,216	75	2,291	5,042
Software and IT Costs	1,462	35	1,497	7,166
General Office Running Costs	4,684	70	4,754	10,334
Social Events for beneficiaries	2,284	19,459	21,743	5,967
Advertising and PR	1,446	295	1,741	2,531
Bank charges and interest	19	70	89	298
Stationery, Printing and postage	1,514	53	1,567	5,386
Subscriptions	1,073	395	1,468	2,950
Sundry expenses	734	621	1,355	978
	15,432	21,073	36,505	40,652
<i>Professional fees in support of charitable activities</i>				
Consultancy fees	-	2,700	2,700	2,050
Professional Fees - Tutors and administration	-	-	-	210
Professional Fees - Other	1,109	3,339	4,448	12,423
	1,109	6,039	7,148	14,683
<i>Other support costs</i>				
Depreciation of assets used for charitable purposes	926	-	926	799
Expensed and hired equipment	614	615	1,229	92
Beneficiaries expenses	4,254	73	4,327	2,125
Fundraising	-	-	-	-
Training workshops and teaching materials	206	636	842	1,184
Tutors	-	-	-	-
	6,000	1,324	7,324	4,200
<i>Governance costs</i>				
Trustees' expenses	-	107	107	120
Reporting Accountant's Fees	908	1,300	2,208	2,125
Other Accounting Services	-	330	330	825
General Governance Costs	34	-	34	13
Fund Audit Fees	-	-	-	-
Total governance costs	942	1,737	2,679	3,083
Total Support costs	66,844	199,307	266,151	535,943
Total Expended on Charitable Activities	66,844	199,307	266,151	535,943

PBIC LTD
Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2024

	Unrestricted Funds Jun-24 £	Restricted Funds Jun-24 £	Total Funds Jun-24 £	Prior Period Total Funds Jun-23 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	136,256	4,000	140,256	137,119
Bedford College	500	-	500	500
Futures Advice	106,824	-	106,824	124,327
Home Office	-	9,674	9,674	33,126
Luton Borough Council	-	-	-	44,499
University of Northampton	155,703	68,490	224,193	138,563
Total	399,283	82,164	481,447	478,134
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Bedford and Luton Community Foundation		2,278	2,278	3,722
Big Lottery Community Fund Grant	-	127,015	127,015	125,756
The Harpur Trust	-	42,962	42,962	21,312
Wixamtree Trust	-	5,000	5,000	-
Donations	177	-	177	5,389
Other Funded Projects	-	65,656	65,656	39,791
Other Income	1,934	-	1,934	854
Services Provided	-	-	-	-
Total	2,111	242,911	245,022	196,824
Total Grants, Legacies & Donations Received	401,394	325,075	726,469	674,958
Total Voluntary Income	401,394	325,075	726,469	674,958
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	117,101	324,205	441,306	475,845
Volunteers' Costs	-	452	452	222
Expenses Beneficiaries	-	-	-	-
	117,101	324,657	441,758	476,067
Indirect employee costs				
Temporary staff and recruitment				
Training and welfare	1,280	2,240	3,520	5,318
Restructuring costs	-	-	-	-
Travel and subsistence	1,750	945	2,695	2,196
	3,030	3,185	6,215	7,514

PBIC LTD**Schedule to the Statement of Financial Activities****Comparative for the Year to 30th June 2024**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds Jun-24 £	Restricted Funds Jun-24 £	Total Funds Jun-24 £	Prior Period Total Funds Jun-23 £
Premises Costs				
Rent payable	180	20,106	20,286	15,656
Rates	-	-	-	82
Insurance	-	4,531	4,531	3,127
Room Hire/ Office Refurbishment	535	-	535	4,787
	715	24,637	25,352	23,652
General administrative expenses:				
Telephone and fax	3,793	1,249	5,042	3,378
Software and IT Costs	5,013	2,153	7,166	15,608
General Office Running Costs	9,845	489	10,334	12,756
Social Events	3,568	2,399	5,967	14,133
Advertising and PR	2,491	40	2,531	4,188
Bank charges and interest	277	21	298	300
Stationery, Printing and postage	5,012	374	5,386	2,472
Subscriptions	1,509	1,441	2,950	3,090
Sundry expenses	555	423	978	2,319
	32,063	8,589	40,652	58,244
Professional fees in support of charitable activities				
Consultancy fees	2,050	-	2,050	650
Professional Fees - Administration	-	210	210	-
Professional Fees - Other	7,068	5,355	12,423	17,373
	9,118	5,565	14,683	18,023
Other support costs				
Depreciation of assets used for charitable purposes	799	-	799	-
Expensed Equipment	92	-	92	191
Beneficiaries expenses	15	2,110	2,125	232
Fundraising	-	-	-	-
Training workshops and teaching materials	513	671	1,184	3,003
Tutors	-	-	-	5,780
	1,419	2,781	4,200	9,206
Governance costs				
Trustees' expenses	120	-	120	-
Reporting Accountant's Fees	2,125	-	2,125	1,996
Other Accounting Services	660	165	825	892
General Governance Costs	13	-	13	179
Fund Audit Fees	-	-	-	-
Total governance costs	2,918	165	3,083	3,067
Total Support costs	166,364	369,579	535,943	595,773
Total Expended on Charitable Activities	166,364	369,579	535,943	595,773

PBIC LTD

England & Wales - Charity number 1152448

Accounts

Registered Company Number
06632086
Charity Number
1152448

PBIC LTD

Report and Unaudited Accounts

30 June 2024



POLKADOT & ELLIS
ACCOUNTANTS

PBIC LTD
Report and accounts
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PBIC LTD**Reference and Administrative Details****Directors**

Nigel Rees Chair
Monika Frak
Gordon James
Moritz Lank
Charles Leydon
Sandra Turner
Gemma Chiarini

Secretary

Malgorzata Brady

Independent Examiner

Jasbir Rai
ACMA
BVSC Accountancy Services
Birmingham Voluntary Services Council
Latham House
33-34 Paradise Street
Birmingham
B1 2AJ

Registered office

90 - 92 Bromham Road
Bedford
MK40 2QH

Registered number

06632086

Registered Charity Number

1152448

PBIC LTD

The report of the trustees for the year ended 30 June 2024

Introduction

The trustees present their annual report and accounts for the year ended 30th June 2024.

PBIC LTD (PBIC) is a charity established to support the integration of migrants from European countries with specific reference to the Polish community within Bedfordshire, into the British society.

Our vision is a society in which migrants can appreciate the values and challenges of life in the United Kingdom and in return feel empowered to give their input to create a culture of understanding and success.

Our mission statement: helping migrants settle, achieve and contribute

Chairman's statement

The financial year July 2023 – June 2024 echoed the healthy financial stability of the previous year. This continued growth was important to us because it was becoming clear that several significant multi-year projects, together with their funding streams, were coming to a natural close in March 2025. At the same time, we knew that we wanted to maintain staffing levels as much as possible and ride out what we believed to be a temporary downturn in funding opportunities

Looking back this appears to have been the correct tactic as whilst we are now making progress on a number of funding possibilities, we also have sufficient reserves to carry us through what we expect to be an uncertain 12 to 24 months or so.

Our current staffing, together with their spread of expertise and abilities, are well worth protecting because what we have now is a team who are particularly caring, dedicated and professional and there is no drop off whatsoever in the number of vulnerable migrants that are seeking our services.

It is worth pointing out that the changes previously agreed with the Charity Commission to allow us to engage with any migrant who needed our help rather than simply Polish migrants now meant that in this financial year we were quoted more than 80 different nationalities from those who declared their origins.

On a very sad note, it was just at the conclusion to this financial year that we heard of the death of our former employee Robert Burton who led our Pathways For Recovery project in such dedicated fashion. This was the biggest and riskiest project ever undertaken by PBIC and Robert was able to see it through to a very satisfactory conclusion by the end of December 2023. He will always be remembered by those of us who knew him.

Nigel Rees

Chair of Trustees

PBIC LTD

The report of the trustees for the year ended 30 June 2024

Name, registered office and constitution of the charity

Full name:	PBIC LTD
Date of incorporation:	27th June 2008
Company registration number:	6632086
Charity number:	1152448
Date charity registered:	17-Jun-13
Charity registered office:	90 - 92 Bromham Road Bedford MK40 2QH

Public Benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011, and have referred to and taken due regard to the Charity Commission guidance on public benefit and consider the charity's activities are for the public benefit.

Objectives and Activities of the Charity

- a) The prevention or relief of poverty of those in need specifically among peoples from the Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, by providing services in interpreting, translating, advice and advocacy (on health, housing, employment, education, career development and other relevant categories);
- b) For the public benefit to promote the education (including social and physical training) of people specifically among those from Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, in such ways as the charity trustees think fit, including:
 - i) the provision of classes in the English language and British culture;
 - ii) providing their educational support, including the study of language, history or other subjects, in furtherance of their education or to prepare for entry to any occupation, trade or profession on leaving any educational establishment.
- c) The promotion of social inclusion for the public benefit among Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, who are socially excluded on the grounds of their social and economic position, by providing:
 - i) education and training in the English language and in vocational skills;
 - ii) social and recreational facilities and events involving the local community; and
 - iii) advice on and support in understanding the social and legal framework of the United Kingdom;
- d) For the public benefit to educate and promote the Polish culture and heritage to the wider British Society.

Summary of main activities of the charity in relation to its objects

- All services remained free at the point of delivery. These included advice on Social Welfare, Benefits, Immigration and Housing.
- Our Listening Service continued to grow. This is a service aimed at those who are struggling with mental health issues, providing somewhere for vulnerable migrants to come and talk about their issues in a safe environment.

PBIC LTD

The report of the trustees for the year ended 30 June 2024

- Learning, especially ESOL classes were delivered under Pathways For Recovery and our You Are Valued projects. Under YAV we continued an ESOL programme that introduced migrants to learning English in the UK. Step Into English has become an accredited course consisting of a thorough ESOL assessment, career and skills advice and a few useful tips on how to develop 4 key skills: speaking, listening, reading and writing. Step Into English is offered to all clients wanting to learn English.
- Perhaps the single most influential new area of work for us during this financial year was the introduction of Active Listening. Over several staff meetings and awaydays it emerged just how important it is for our advisers to not just answer queries brought to us but to also be able to recognise where it is possible to help a client to express themselves often in an area that had remained closed for an unhealthy period. Several training sessions later and Active Listening is now embedded in all our services.
- We undertook annual cultural events including Polish Heritage Day and Ukrainian Independence Day together with regular and successful Art Activities.
- We were pleased to renew our contract with Bedford Borough Council for another 12 months to act as the single point of contact for the coordination of care and support to all vulnerable Ukrainian guests temporarily settling in and around Bedford. This in turn has ensured continued job security for several Ukrainian guests to continue as PBIC employees, allowing for an all-encompassing service to be delivered.
- Throughout the financial year we continued to support children and youths wanting to promote their Polish heritage through our song and dance group, Promethidion.
- Once again this year we have supported long term homeless migrants through our link with SMART, who are contracted to Bedford Borough Council, to take on responsibility for assisting with all homeless people living on the streets in and around Bedford.
- Our clients face multiple complex issues often around communication, mental health, family and financial. As a result our staff also require support themselves which this year has involved away days and staff meetings that include regular art activities and meditation and regular one to one staff supervision meetings.

Future Plans

- Sustaining the PBIC as a model charity for the next 5 years as we anticipate experiencing tougher funding conditions and opportunities.
- To seek only funding opportunities that accord with our mission statement and services that we have modified and refined over many years. This will include communicating to funders and partners the importance of recognising the complexities of each individual client's case and, as a consequence, the complexity of our work.
- Convincing funders that new tools and solutions are necessary to move vulnerable clients forwards.
- Continuing to embed Active Listening in all our delivery and ensure that staff are trained to reach a consistent understanding of what constitutes Active Listening.
- Learning more about Warm Data and the ways that we can embed this method of thinking into our work.

PBIC LTD

The report of the trustees for the year ended 30 June 2024

Nature of the Governing Document and constitution of the charity

The Charity is a charitable company limited by guarantee and was set up on 27 June 2008. It is governed by a Memorandum and Articles of Association.

The methods adopted for the recruitment and appointment of new trustees

The Directors of the Company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis.

In line with our governing document the number of Directors shall be not less than 3 and not exceed a maximum of 16.

The Board seeks to use the knowledge and skills of those involved in the local area as well as specialists in the field of learning and advice. On their appointment each trustee will undergo induction and initial training on PBIC's work, policies and procedures as well as trustee's rights and responsibilities. Further training and mentoring is undertaken by trustees on a needs basis.

Organisational structure and decision making

The charity is managed by a Board of Directors who are also Trustees. A CEO is appointed by the trustees to administer day-to-day activities.

Risk management

The directors actively review the major risks which the charity faces on a regular basis. These risks are recorded on a Risk Register which, combined with risk assessments, enable the charity to effectively manage and mitigate risk.

Financial Review

Policies on reserves

The Board annually reviews the amount of reserves that are required to ensure that they are adequate to fulfil our continuing obligations. The reserves that we have set aside provide financial stability and the means for the continuation of our activities. We intend to hold our reserves at a minimum of 6 months expected cashflow.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Transactions and Financial position

The Statement of Financial Activities show net incoming resources for the year of £190,526 (2023: net incoming resources £79,185). Total funds carried forward show £558,997 (2023: £368,471) of which nil (2023: £44,105) are restricted.

The total and free unrestricted reserves at the year end of 30 June 2024 stand at £558,997 (2023: £324,366). This includes £50,000 of designated funds (2023: £36,000).

Share Capital

The company is limited by guarantee and therefore has no share capital.

PBIC LTD

The report of the trustees for the year ended 30 June 2024

Statement of Directors' and Trustees' Responsibilities

Statement of Trustees' Responsibilities

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 22nd February 2025 and signed on its behalf by:

Nigel Rees

Director and Chair of Trustees

Independent Examiner's Report to the Trustees of the PBIC LTD

Respective responsibilities of charity trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) 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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants.

Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

1. examine the accounts under section 145 of the 2011 Charities Act,
2. 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
3. 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

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 that in any material respect:

- accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements 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
- the financial statements 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 financial statements to be reached.

Signed:

Dated:

Jasbir Rai
ACMA

BVSC Accountancy Services
Birmingham Voluntary Services Council
Latham House
33-34 Paradise Street
Birmingham
B1 2AJ

PBIC LTD
Statement of Financial Activities
incorporating an Income and Expenditure Account
for the Year Ended 30 June 2024

	Notes	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Income & Endowments					
Contracts, Grants & Donations		401,394	325,075	726,469	674,958
Total income		<u>401,394</u>	<u>325,075</u>	<u>726,469</u>	<u>674,958</u>
Expenditure					
Expenditure on charitable activities		166,364	369,579	535,943	595,773
Total expenditure		<u>166,364</u>	<u>369,579</u>	<u>535,943</u>	<u>595,773</u>
Net Income for the year		235,030	(44,504)	190,526	79,185
Transfers between funds	10	(399)	399	-	-
Net income after transfers		<u>234,631</u>	<u>(44,105)</u>	<u>190,526</u>	<u>79,185</u>
Net movement in funds		<u>234,631</u>	<u>(44,105)</u>	<u>190,526</u>	<u>79,185</u>
Reconciliation of funds:-					
Total funds brought forward		324,366	44,105	368,471	289,286
Total funds carried forward		<u>558,997</u>	<u>0</u>	<u>558,997</u>	<u>368,471</u>

PBIC LTD
Comparative Statement of Financial Activities
incorporating an Income and Expenditure Account
for the Year Ended 30 June 2023

	Notes	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Income & Endowments					
Contracts, Grants & Donations		268,189	406,769	674,958	491,157
Total income		<u>268,189</u>	<u>406,769</u>	<u>674,958</u>	<u>491,157</u>
Expenditure					
Expenditure on charitable activities		225,004	370,769	595,773	460,790
Total expenditure		<u>225,004</u>	<u>370,769</u>	<u>595,773</u>	<u>460,790</u>
Net Income for the year		43,185	36,000	79,185	30,367
Transfers between funds	10	39,297	(39,297)	-	-
Net income after transfers		<u>82,482</u>	<u>(3,297)</u>	<u>79,185</u>	<u>30,367</u>
Net movement in funds		<u>82,482</u>	<u>(3,297)</u>	<u>79,185</u>	<u>30,367</u>
Reconciliation of funds:-					
Total funds brought forward		241,884	47,402	289,286	258,919
Total funds carried forward		<u>324,366</u>	<u>44,105</u>	<u>368,471</u>	<u>289,286</u>

PBIC LTD**Company Number****06632086****Balance Sheet
as at 30 June 2024**

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	6	2,400	-
Total fixed assets		<u>2,400</u>	<u>-</u>
Current assets			
Debtors	7	29,784	24,413
Cash at bank and in hand		649,418	431,684
Total current assets		<u>679,202</u>	<u>456,097</u>
Creditors:			
amounts due within one year	8	(122,605)	(87,626)
Net current assets		<u>556,597</u>	<u>368,471</u>
Total assets less current liabilities		<u>558,997</u>	<u>368,471</u>
Net assets		<u>558,997</u>	<u>368,471</u>
The funds of the charity :			
Unrestricted income funds			
Unrestricted accumulated funds	10	508,997	288,366
Designated funds	10	50,000	36,000
Total unrestricted funds		<u>558,997</u>	<u>324,366</u>
Restricted Funds	10	<u>-</u>	<u>44,105</u>
Total charity funds		<u>558,997</u>	<u>368,471</u>

The directors are satisfied that the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Signed

Nigel Rees**Director and Chair of Trustees**

Approved by the Board of Trustees on

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2024

1 General Information

PBIC LTD (PBIC) is a charitable company registered and domiciled in England. Its principal activity is to operate as a charity established to support the integration of migrants within Bedfordshire, into the British society. Its registered office is 90 - 92 Bromham Road Bedford MK40 2QH.

2 Accounting policies

Basis of preparation of the accounts

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

PBIC 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.

The financial statements are presented in £ Sterling, its functional currency and rounded to the nearest £.

Accounting convention

The financial statements are prepared, on a going concern basis, under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset investments.

The charity is entirely dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

Incoming Resources

All income is recognised in the statement of financial activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Deferred income

In accordance with the SORP grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Recognition of liabilities

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants awarded are included in the statement of financial activities when approved by the trustees and agreed with the recipient. The value of grants unpaid at the year end is accrued. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Fixed assets and depreciation

Depreciation has been provided at the following rates in order to write off the assets (less their estimated residual value) over their estimated useful economic lives.

Freehold land and buildings	2% straight line
Vehicles	25% straight line
Plant, machinery and equipment	25% straight line

Pension Costs

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the statement of financial activities in the period to which they relate.

2 Accounting policies (continued)

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is partially recoverable by the company.

Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered on the particular circumstances.

Financial Instruments

The charity only has basic financial assets and liabilities of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and subsequently measured at their settlement value.

3 Deficit /Surplus for the Financial Year	2024	2023
	£	£
This is stated after charging :-		
Rentals under operating leases	20,286	15,656
Reporting Accountant fees	2,125	1,996
Fund Audit fees	-	-

4 Expenses paid to trustees or persons connected with trustees	2024	2023
	£	£
The aggregate amount of expenses paid to trustees was	<u>120</u>	<u>-</u>

The nature of the expenses paid were Travel & Subsistence. There were payments made to one trustee during the year (2023: Nil trustee).

5 Staff Costs and Emoluments	2024	2023
	£	£
Gross Salaries	436,225	470,051
Pension Costs	<u>5,081</u>	<u>5,794</u>
	<u>441,306</u>	<u>475,845</u>

Numbers of full time employees or full time equivalents	2024	2023
Engaged on charitable activities	<u>15</u>	<u>18</u>
	<u>15</u>	<u>18</u>

There were no employees with emoluments in excess of £60,000 per annum

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2024

6 Tangible fixed assets

	Equipment
	£
Asset cost, valuation or revalued amount	
At 1 July 2023	4,341
Disposals	-
Additions	3,199
At 30 June 2024	<u>7,540</u>
Accumulated depreciation and impairment provisions	
At 1 July 2023	4,341
Disposals	-
Charge for the year	799
At 30 June 2024	<u>5,140</u>
Net book value	
At 30 June 2024	<u>2,400</u>
At 1 July 2023	<u>-</u>

7 Debtors	2024	2023
	£	£
Trade debtors	9,141	11,048
Accrued income	19,559	12,281
Other debtors	1,084	1,084
	<u>29,784</u>	<u>24,413</u>

8 Creditors: amounts falling due within one year	2024	2023
	£	£
Bank loans and overdrafts	-	-
Trade creditors	1,998	4,500
Accrued expenses	2,261	1,996
Accrued wages	-	-
PAYE and NI	6,686	10,268
Taxation	10,790	3,858
Pension Contributions	870	977
Funds held for third parties	-	60
Deferred income and grants in advance	100,000	65,967
	<u>122,605</u>	<u>87,626</u>

9 Operating Leases	2024	2023
	£	£
The future minimum lease payments for operating leases which expire:		
within one to five years	28,000	41,000
over five years	-	-
	<u>28,000</u>	<u>41,000</u>

The operating lease relates to rental for premises.

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2024

10 Particulars of Individual Funds and analysis of assets and liabilities representing funds

At 30 June 2024	Unrestricted funds £	Restricted funds £	Total Funds £
Fixed Assets	2,400	-	2,400
Current Assets	574,112	105,090	679,202
Current Liabilities	(17,515)	(105,090)	(122,605)
	<u>558,997</u>	<u>-</u>	<u>558,997</u>

At 1 July 2023	Unrestricted funds £	Restricted funds £	Total Funds £
Current Assets	344,500	111,597	456,097
Current Liabilities	(20,134)	(67,492)	(87,626)
	<u>324,366</u>	<u>44,105</u>	<u>368,471</u>

The individual funds included above are :-

	Funds at 2023 £	Movements in Funds as below £	Transfers Between funds £	Funds at 2024 £
Big Lottery Community Fund	44,105	(44,504)	399	-
Settlement Scheme Grant Fund	-	-	-	-
The Harpur Trust Fund- YAV	-	-	-	-
Homeless SMART	-	-	-	-
Bedford & Luton Community Fund ESOL	-	-	-	-
P4R	-	-	-	-
Wixamtree Trust	-	-	-	-
Healing Hearts with Art	-	-	-	-
Unrestricted Designated Fund	36,000	-	14,000	50,000
Unrestricted Fund	<u>288,366</u>	<u>235,030</u>	<u>(14,399)</u>	<u>508,997</u>
	<u>368,471</u>	<u>190,526</u>	<u>-</u>	<u>558,997</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Accrued Income £	Movement in funds £
Big Lottery Community Fund	127,015	(171,519)	-	(44,504)
Settlement Scheme Grant Fund	9,674	(9,674)	-	-
The Harpur Trust Fund- YAV	26,188	(42,962)	16,774	-
Homeless SMART	62,871	(65,656)	2,785	-
Bedford & Luton Community Fund ESOL	2,278	(2,278)	-	-
P4R	68,490	(68,490)	-	-
Wixamtree Trust	5,000	(5,000)	-	-
Healing Hearts with Art	4,000	(4,000)	-	-
Unrestricted Fund	<u>401,394</u>	<u>(166,364)</u>	<u>-</u>	<u>235,030</u>
	<u>706,910</u>	<u>(535,943)</u>	<u>19,559</u>	<u>190,526</u>

10 Particulars of Individual Funds and analysis of assets and liabilities representing funds
(continued)

Comparative Year	Funds at 2022	Movements in Funds as below	Transfers Between funds	Funds at 2023
	£	£	£	£
Big Lottery Community Fund	44,105	-	-	44,105
Settlement Scheme Grant Fund	-	-	-	-
The Harpur Trust Fund- YAV	-	-	-	-
Homeless SMART	-	-	-	-
ESF-BBO		39,301	(39,301)	-
The Harpur Trust Fund- UGS	3,297	(3,301)	4	-
Bedford & Luton Community Fund		-	-	-
P4R		-	-	-
Unrestricted Designated Fund	30,000	-	6,000	36,000
Unrestricted Fund	211,884	43,185	33,297	288,366
	289,286	101,379	-	368,471

Analysis of movements in funds as shown in the table above

	Incoming Resources	Outgoing Resources	Accrued Income	Movement in funds
	£	£	£	£
Big Lottery Community Fund	125,757	(125,757)	-	-
Settlement Scheme Grant Fund	33,125	(33,125)	-	-
The Harpur Trust Fund- YAV	8,812	(8,812)	-	-
Garfield Weston	39,791	(39,791)	-	-
ESF-BBO	44,499	(5,198)	-	39,301
The Harpur Trust Fund- UGS	12,500	(15,801)	-	(3,301)
Bedford & Luton Community Fund	3,722	(3,722)	-	-
P4R	138,563	(138,563)	-	-
Unrestricted Fund	255,908	(225,004)	12,281	43,185
	662,677	(595,773)	12,281	79,185

Big Lottery Community Fund

PBIC LTD was awarded a 5 year grant in respect of the YAR Value project and are currently in the third year of this project. The project supports vulnerable migrants with advice, learning and a listening service.

Settlement Scheme Grant Fund

This is a Home Office grant for our project supporting vulnerable migrants with securing European Union Settled Status.

The Harpur Trust Fund- Covid

The Harpur Trust funding was used to fund our "Help When You Need It Most" project, to deal with client problems that increased due to the Covid pandemic.

Garfield Weston

This is matched funding for the lottery community fund for staff costs.

ESF-BBO

Under the Building Better Opportunities Support In to Employment Programme funded through Big Lottery Community Fund and ESF, managed by Luton Borough Council, we support unemployed and inactive individuals on their path to gain employment. This project is due to end 31st March 2023.

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2024

The Harpur Trust Fund -UGS

As a response to Ukrainian Guests arriving in Bedford Borough, PBIC proposed to become a central point of contact for those guests, who we planned to support with initial advice, interpreting and enabling access to services. Harpur Trust offered us a grant to pay for salaries for staff working on this new project.

Bedford and Luton Community Fund

As a result of initial assessment PBIC was completing for each guest arriving in Bedford, it became clear that there was an urgent need for help with summer clothing. This fund paid for vouchers which Ukrainians Guests used to purchase summer clothing.

Pathway for Recovery (P4R)

This grant was funded through ESF, offering wide comprehensive employment support, focused on helping those most disadvantaged in our communities due to the impact of COVID-19

The Harpur Trust Fund -YAV

This is a match fund helping us deliver TNLCF YAV project in its final 2 years, it is a grant contributing to the costs of employing the listening specialist and administrator.

Homeless SMART

PBIC is subcontracted to SMART to deliver homeless support to migrants in Bedford Borough. The grant pays for one full time outreach worker and one part time homeless caseworker.

Wixamtree

This grant funded our immigration advisers to help deal with overwhelming EUSS queries when funding from the Home Office stopped.

Healing Hearts with Art

Bedford Borough Council provided a grant to deliver an event offering mental health support to Ukrainian Guests. This event was delivered on the 30th March 2024 and was based around art therapy.

Designated Fund

This unrestricted fund is set aside for the charity to meet its employment liabilities in the next financial year.

11 Share Capital

The charity is incorporated under the Companies Acts and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

PBIC LTD

**Schedule to the Statement of Financial Activities
for the Year Ended 30 June 2024**

Status of this schedule to the Statement of Financial Activities

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Prior Period Total Funds 2023 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	136,256	4,000	140,256	137,119
Bedford Borough Council Homeless Support	-	-	-	-
Bedford College	500	-	500	500
Department of Work & Pensions / ESF	-	-	-	-
Futures Advice	106,824	-	106,824	124,327
Home Office	-	9,674	9,674	33,126
Luton Borough Council	-	-	-	44,499
University of Northampton	155,703	68,490	224,193	138,563
Total	399,283	82,164	481,447	478,134
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Bedford and Luton Community Foundation	-	2,278	2,278	3,722
Big Lottery Fund Grant	-	-	-	-
Big Lottery Community Fund Grant	-	127,015	127,015	125,756
Heritage Lottery Fund Grant	-	-	-	-
The Harpur Trust	-	42,962	42,962	21,312
Wixamtree Trust	-	5,000	5,000	-
Donations	177	-	177	5,389
Other Funded Projects	-	65,656	65,656	39,791
Other Income	1,934	-	1,934	854
Total	2,111	242,911	245,022	196,824
Total Grants,Legacies & Donations Received	401,394	325,075	726,469	674,958
Total Voluntary Income	401,394	325,075	726,469	674,958
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	117,101	324,205	441,306	475,845
Volunteers' Costs	-	452	452	222
	117,101	324,657	441,758	476,067
Indirect employee costs				
Training and welfare	1,280	2,240	3,520	5,318
Restructuring costs	-	-	-	-
Travel, subsistence and healthcare	1,750	945	2,695	2,196
	3,030	3,185	6,215	7,514
Premises Costs				
Rent payable	180	20,106	20,286	15,656
Rates	-	-	-	82
Insurance	-	4,531	4,531	3,127
Office refurbishment / Room hire/maintenance	535	-	535	4,787
	715	24,637	25,352	23,652

PBIC LTD

**Schedule to the Statement of Financial Activities
for the Year Ended 30 June 2024**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
General administrative expenses:				
Telephone and fax	3,793	1,249	5,042	3,378
Software and IT Costs	5,013	2,153	7,166	15,608
General Office Running Costs	9,845	489	10,334	12,756
Social Events	3,568	2,399	5,967	14,133
Advertising and PR	2,491	40	2,531	4,188
Bank charges and interest	277	21	298	300
Stationery, Printing and postage	5,012	374	5,386	2,472
Subscriptions	1,509	1,441	2,950	3,090
Sundry expenses	657	423	1,080	2,319
	32,165	8,589	40,754	58,244
Professional fees in support of charitable activities				
Consultancy fees	2,050	-	2,050	650
Professional Fees - Tutors and administration	-	210	210	-
Professional Fees - Other	7,068	5,355	12,423	17,373
	9,118	5,565	14,683	18,023
Other support costs				
Depreciation of assets used for charitable purposes	799	-	799	-
Loss / (Profit) on disposal of assets	-	-	-	-
Expensed Equipment	92	-	92	191
Beneficiaries expenses	15	2,110	2,125	232
Fundraising	-	-	-	-
Training workshops and teaching materials	411	671	1,082	3,003
Tutors	-	-	-	5,780
	1,317	2,781	4,098	9,206
Governance costs				
Trustees' expenses	120	-	120	-
Reporting Accountant's Fees	2,125	-	2,125	1,996
Other Accounting Services	660	165	825	892
General Governance Costs	13	-	13	179
Fund Audit Fees	-	-	-	-
Total governance costs	2,918	165	3,083	3,067
Total Support costs	166,364	369,579	535,943	595,773
Total Expended on Charitable Activities	166,364	369,579	535,943	595,773

PBIC LTD**Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2023****Status of this schedule to the Statement of Financial Activities**

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Prior Period Total Funds 2022 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	137,119	-	137,119	85,080
Bedford Borough Council Homeless Support	-	-	-	-
Bedford College	500	-	500	-
Department of Work & Pensions / ESF	-	-	-	5,611
Futures Advice	124,327	-	124,327	82,169
Home Office	-	33,126	33,126	48,762
Luton Borough Council	-	44,499	44,499	22,300
University of Northampton	-	138,563	138,563	80,947
Total	261,946	216,188	478,134	324,869
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Bedford and Luton Community Foundation	-	3,722	3,722	5,000
Big Lottery Community Fund Grant	-	125,756	125,756	124,695
Heritage Lottery Fund Grant	-	-	-	-
The Harpur Trust	-	21,312	21,312	32,532
Garfield Weston	-	-	-	-
Donations	5,389	-	5,389	3,470
Other Funded Projects	-	39,791	39,791	525
Other Income	854	-	854	66
Services Provided	-	-	-	-
Total	6,243	190,581	196,824	166,288
Total Grants, Legacies & Donations Received	268,189	406,769	674,958	491,157
Total Voluntary Income	268,189	406,769	674,958	491,157
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	138,435	337,410	475,845	354,834
Volunteers' Costs	222	-	222	61
Expenses Beneficiaries	-	-	-	-
	138,657	337,410	476,067	354,895
Indirect employee costs				
Temporary staff and recruitment	-	-	-	-
Training and welfare	2,641	2,677	5,318	2,664
Restructuring costs	-	-	-	-
Travel and subsistence	2,163	33	2,196	963
	4,804	2,710	7,514	3,627
Premises Costs				
Rent payable	3,531	12,125	15,656	13,000
Rates	82	-	82	1,860
Insurance	2,000	1,127	3,127	3,065
Room Hire/ Office Refurbishment	3,124	1,663	4,787	5,941
	8,737	14,915	23,652	23,866

PBIC LTD

**Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2023**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Prior Period Total Funds 2022 £
General administrative expenses:				
Telephone and fax	2,331	1,047	3,378	4,002
Software and IT Costs	12,199	3,409	15,608	16,839
General Office Running Costs	9,924	2,832	12,756	13,324
Social Events	13,987	146	14,133	954
Advertising and PR	2,425	1,763	4,188	3,311
Bank charges and interest	300	-	300	325
Stationery, Printing and postage	2,103	369	2,472	1,260
Subscriptions	3,077	13	3,090	929
Sundry expenses	2,131	188	2,319	1,994
	48,477	9,767	58,244	42,938
Professional fees in support of charitable activities				
Consultancy fees	650	-	650	13,120
Professional Fees - Administration	-	-	-	131
Professional Fees - Other	16,662	711	17,373	9,455
	17,312	711	18,023	22,706
Other support costs				
Depreciation of assets used for charitable purposes	-	-	-	-
Loss / (Profit) on disposal of assets	-	-	-	-
Expensed Equipment	191	-	191	419
Beneficiaries expenses	119	113	232	5,636
Fundraising	-	-	-	600
Training workshops and teaching materials	1,800	1,203	3,003	1,128
Tutors	1,840	3,940	5,780	1,080
	3,950	5,256	9,206	8,863
Governance costs				
Trustees' expenses	-	-	-	198
Reporting Accountant's Fees	1,996	-	1,996	1,815
Other Accounting Services	892	-	892	1,826
General Governance Costs	179	-	179	56
Fund Audit Fees	-	-	-	-
Total governance costs	3,067	-	3,067	3,895
Total Support costs	225,004	370,769	595,773	460,790
Total Expended on Charitable Activities	225,004	370,769	595,773	460,790

PBIC LTD

England & Wales - Charity number 1152448

Accounts

Registered Company Number
06632086
Charity Number
1152448

PBIC LTD

Report and Unaudited Accounts

30 June 2023



POLKADOT & ELLIS
ACCOUNTANTS

PBIC LTD
Report and accounts
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PBIC LTD

Reference and Administrative Details

Directors

Nigel Rees Chair

Monika Frak

Gordon James Appointed 2nd October 2022

Moritz Lank Appointed 9th March 2023

Charles Leydon Appointed 31st May 2023

Emily Wilk-Mullis Resigned 4th January 2023

Sandra Turner Appointed 2nd November 2022

Daniel Arneaud Resigned Resigned 15th December 2022

Gemma Chiarini

Secretary

Joseph Brereton Resigned 15th December 2022

Malgorzata Brady Appointed 15th December 2022

Independent Examiner

Mr RB Welch MA FCA

Chartered Accountant

P&W Social Accountants

10 Newent Road

Northfield

Birmingham

B31 2ED

Registered office

90 - 92 Bromham Road

Bedford

MK40 2QH

Registered number

06632086

Registered Charity Number

1152448

PBIC LTD

The report of the trustees for the year ended 30 June 2023

Introduction

The trustees present their annual report and accounts for the year ended 30th June 2023.

PBIC LTD (PBIC) is a charity established to support the integration of migrants from European countries with specific reference to the Polish community within Bedfordshire, into the British society.

Our vision is a society in which migrants can appreciate the values and challenges of life in the United Kingdom and in return feel empowered to give their input to create a culture of understanding and success.

Our mission statement: helping migrants settle, achieve and contribute

Chairman's statement

The financial year July 2022 - June 23 proved to be a period of relative stability for PBIC and can be characterised as bringing towards a successful conclusion many of the ongoing challenges that had been identified and worked on in the previous 2 or 3 financial years.

Client numbers continued to grow as our reputation for helping any vulnerable migrant, regardless of their country of origin, spread amongst various migrant communities. Polish clients still remain the biggest group that we support followed by Bulgarian, Romanian and Ukrainian migrants.

Pathways For Recovery which began as the biggest and riskiest project undertaken by PBIC was now showing to be a good decision both for our clients and PBIC where it has opened up partnership opportunities under the lead of Northampton University. It supported 298 inactive people with 47 progressing into employment and 164 into learning.

It has shown PBIC just how a project manager, who was added to PBIC structure as result of this project, benefited the CEO who, because of PBIC's expansion, was finding it increasingly more difficult to cope with her ever-expanding day to day managerial duties.

Our Ukrainian Guest Support Project was also proving to be an important focus for us. We had in the previous financial year been asked, on an emergency basis, to take on the coordination of the welfare and support of all Ukrainian guests arriving in Bedford under the UK host scheme. Six months later we then won the competitive tender organised by Bedford Borough Council to continue this work for a further two years.

Interviews that had previously been underway for new trustees meant Gordon James and Sandra Turner joined the Board in October and November 2022 respectively. Since then two further candidates, Mo Lank and Tom Leydon have also joined the board later in the same financial year.

Meanwhile the Charity Commission and Companies House endorsed the proposed draft alterations to our existing constitution that we had been working on for the previous 2 years. These revisions were all aimed at reflecting the organic growth that had taken place and was anticipated to take place, along with some administrative revisions to streamline the governance and administration of PBIC.

What we also experienced in the past financial year was evidence that grants to support our work was getting difficult to obtain with the UK government funding pots getting smaller. The European Social Fund was coming to an inevitable end and it's promised replacement funding in the form of the UK Shared Prosperity Fund is not a comparable equivalent. Home Office EUSS funding for grassroots organisations has ended with only one nation-wide organisation being in a position to win the contract.

In addition, funders do not always consider European vulnerable migrants as a priority group, despite migrant issues being a major topic in UK.

PBIC LTD

The report of the trustees for the year ended 30 June 2023

Chairman's statement continued

At PBIC we understand these pressures and saw them coming and as a result we have steadily built up our reserves of funds to see us through what we hope will be a temporary downturn in public support for vulnerable migrants in our communities. We will, of course, continue to push for funds to address our clients' issues.

Nigel Rees

Chair of Trustees

Name, registered office and constitution of the charity

Full name:	PBIC LTD
Date of incorporation:	27th June 2008
Company registration number:	6632086
Charity number:	1152448
Date charity registered:	17-Jun-13
Charity registered office:	90 - 92 Bromham Road Bedford MK40 2QH

Public Benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011, and have referred to and taken due regard to the Charity Commission guidance on public benefit and consider the charity's activities are for the public benefit.

Objectives and Activities of the Charity

- a) The prevention or relief of poverty of those in need specifically among peoples from the Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, by providing services in interpreting, translating, advice and advocacy (on health, housing, employment, education, career development and other relevant categories);
- b) For the public benefit to promote the education (including social and physical training) of people specifically among those from Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, in such ways as the charity trustees think fit, including:
 - i) the provision of classes in the English language and British culture;
 - ii) providing their educational support, including the study of language, history or other subjects, in furtherance of their education or to prepare for entry to any occupation, trade or profession on leaving any educational establishment.
- c) The promotion of social inclusion for the public benefit among Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, who are socially excluded on the grounds of their social and economic position, by providing:
 - i) education and training in the English language and in vocational skills;
 - ii) social and recreational facilities and events involving the local community; and
 - iii) advice on and support in understanding the social and legal framework of the United Kingdom;
- d) For the public benefit to educate and promote the Polish culture and heritage to the wider British Society.

PBIC LTD

The report of the trustees for the year ended 30 June 2023

Summary of main activities of the charity in relation to its objects

- PBIC staff advised or taught more than 2900 different clients, often with multiple issues, requiring several sessions each. All PBIC services remained free at the point of contact. Our Social Welfare Advice consists of delivering General, Benefits, Immigration and Housing advice.
- Careers Guidance was delivered under National Careers Service, You Are Valued and Pathways for Recovery Projects
- Learning, especially ESOL courses were delivered under Bedford Borough's ESOL for Integration Programme, Pathways for Recovery and You Are Valued project. Under YAV we developed an ESOL programme introducing migrants to learning English in the UK. Step into English is a new accredited course consisting of a thorough ESOL assessment, career and skills advice and a few useful tips on how to develop four skills: speaking, listening, reading and writing. Step into English is offered at PBIC to all clients wanting to learn English language.
- Our Listening Service funded mainly through Harpur Trust and TNLCF's You Are Valued for those struggling with mental health issues continued to grow, providing somewhere for vulnerable migrants to come and talk about their issues in a safe environment.
- Cultural Events undertaken included Polish Heritage Day, Ukrainian Independence Day together with regular Art Activities and Coffee Mornings
- Acting as the single point of contact for the coordination of care and support to all vulnerable Ukrainian guests temporarily settling in and around Bedford. This in turn has ensured continued job security for several Ukrainian guests at PBIC, allowing an all-encompassing service to be delivered to Ukrainian Guests.
- We deliver support to those migrants who are homeless in the Borough, through a project by Bedford Borough Council and led by SMART.
- We continue to support young people and children wanting to promote their Polish heritage through our song and dance group, Promethidion.
- Our clients continue to face complex multiple issues: communication, health including mental health, family and financial. As a result, our advisers also require support themselves and in addition to the management support they receive already we have linked to a counselling service that staff can access if and when they need this support themselves.

Future Plans

- The areas we want to focus on:
 - Further development of our immigration service
 - Further development of our services to young people
 - Ensuring the 'listening' aspect of our all-encompassing service is recognised for its high value in supporting migrants' well-being.
- Based on the constant evaluating of our activities and what we offer to our beneficiaries who are facing multiple barriers in their process of settling, achieving and contributing in the UK, we recognise that we have a highly effective model of delivery. It's all-encompassing aspects include advice, careers guidance, ESOL learning, art, culture and community engagement, and listening service. Ideally, we would like to focus on delivering this bespoke package.

PBIC LTD

The report of the trustees for the year ended 30 June 2023

- As we believe it will be extremely difficult to find funding sources to commit to continue to empower vulnerable migrants to help themselves, we realise that involvement in research and policy influencing activity is vital and imminent. This calls for extending our partnership working which we have already started leading on Bedford Borough's ESOL Partnership Forum and Ukrainian Guest Support Forum. To this end we have begun engaging with researchers from Cambridge and Cranfield Universities.

Nature of the Governing Document and constitution of the charity

The Charity is a charitable company limited by guarantee and was set up on 27 June 2008. It is governed by a Memorandum and Articles of Association.

The methods adopted for the recruitment and appointment of new trustees

The Directors of the Company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis.

In line with our governing document the number of Directors shall be not less than 3 and not exceed a maximum of 16.

The Board seeks to use the knowledge and skills of those involved in the local area as well as specialists in the field of learning and advice. On their appointment each trustee will undergo induction and initial training on PBIC's work, policies and procedures as well as trustee's rights and responsibilities. Further training and mentoring is undertaken by trustees on a needs basis.

Organisational structure and decision making

The charity is managed by a Board of Directors who are also Trustees. A CEO is appointed by the trustees to administer day-to-day activities.

Risk management

The directors actively review the major risks which the charity faces on a regular basis. These risks are recorded on a Risk Register which, combined with risk assessments, enable the charity to effectively manage and mitigate risk.

Financial Review

Policies on reserves

The Board annually reviews the amount of reserves that are required to ensure that they are adequate to fulfil our continuing obligations. The reserves that we have set aside provide financial stability and the means for the continuation of our activities. We intend to hold our reserves at a minimum of 6 months expected cashflow.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Transactions and Financial position

The Statement of Financial Activities show net incoming resources for the year of £79,185 (2022: net incoming resources £30,367). Total funds carried forward show £368,471 (2022: £289,286) of which £44,105 (2022: £47,402) are restricted. There were no incoming or outgoing resources of a capital nature.

The total and free unrestricted reserves at the year end of 30 June 2023 stand at £324,366 (2022: £241,884). This includes £36,000 of designated funds (2022: £30,000).

PBIC LTD**The report of the trustees for the year ended 30 June 2023*****Share Capital***

The company is limited by guarantee and therefore has no share capital.

PBIC LTD

The report of the trustees for the year ended 30 June 2023

Statement of Directors' and Trustees' Responsibilities

Statement of Trustees' Responsibilities

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 16th December 2023 and signed on its behalf by:

Nigel Rees

Director and Chair of Trustees

Independent Examiner' Report to the Trustees of the PBIC LTD

Respective responsibilities of charity trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) 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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 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
- 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 matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail; or to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

R B Welch FCA MA
Chartered Accountant
P&W Social Accountants
10 Newent Road
Northfield
Birmingham
B31 2ED

16th December 2023

PBIC LTD
Statement of Financial Activities
incorporating an Income and Expenditure Account
for the Year Ended 30 June 2023

	Notes	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Income & Endowments					
Grants, Donations & Legacies		268,189	406,769	674,958	491,157
Total income		<u>268,189</u>	<u>406,769</u>	<u>674,958</u>	<u>491,157</u>
Expenditure					
Expenditure on charitable activities		225,004	370,769	595,773	460,790
Total expenditure		<u>225,004</u>	<u>370,769</u>	<u>595,773</u>	<u>460,790</u>
Net Income for the year		43,185	36,000	79,185	30,367
Transfers between funds	10	39,297	(39,297)	-	-
Net income after transfers		<u>82,482</u>	<u>(3,297)</u>	<u>79,185</u>	<u>30,367</u>
Net movement in funds		<u>82,482</u>	<u>(3,297)</u>	<u>79,185</u>	<u>30,367</u>
Reconciliation of funds:-					
Total funds brought forward		241,884	47,402	289,286	258,919
Total funds carried forward		<u>324,366</u>	<u>44,105</u>	<u>368,471</u>	<u>289,286</u>

PBIC LTD
Comparative Statement of Financial Activities
incorporating an Income and Expenditure Account
for the Year Ended 30 June 2022

	Notes	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Income & Endowments					
Grants, Donations & Legacies		176,921	314,236	491,157	501,866
Total income		<u>176,921</u>	<u>314,236</u>	<u>491,157</u>	<u>501,866</u>
Expenditure					
Expenditure on charitable activities		127,018	333,772	460,790	418,176
Total expenditure		<u>127,018</u>	<u>333,772</u>	<u>460,790</u>	<u>418,176</u>
Net Income for the year		49,903	(19,536)	30,367	83,690
Transfers between funds	10	(15,047)	15,047	-	-
Net income after transfers		<u>34,856</u>	<u>(4,489)</u>	<u>30,367</u>	<u>83,690</u>
Net movement in funds		<u>34,856</u>	<u>(4,489)</u>	<u>30,367</u>	<u>83,690</u>
Reconciliation of funds:-					
Total funds brought forward		207,028	51,891	258,919	175,229
Total funds carried forward		<u>241,884</u>	<u>47,402</u>	<u>289,286</u>	<u>258,919</u>

PBIC LTD**Company Number****06632086****Balance Sheet
as at 30 June 2023**

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	6	-	-
Total fixed assets		-	-
Current assets			
Debtors	7	24,413	91,685
Cash at bank and in hand		431,684	231,493
Total current assets		456,097	323,178
Creditors:			
amounts due within one year	8	(87,626)	(33,892)
Net current assets		368,471	289,286
Total assets less current liabilities		368,471	289,286
Net assets		368,471	289,286
The funds of the charity :			
Unrestricted income funds			
Unrestricted accumulated funds	10	288,366	211,884
Designated funds	10	36,000	30,000
Total unrestricted funds		324,366	241,884
Restricted Funds	10	44,105	47,402
Total charity funds		368,471	289,286

The directors are satisfied that the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Signed

Nigel Rees**Director and Chair of Trustees**

Approved by the Board of Trustees on 16th December 2023

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2023

1 General Information

PBIC LTD (PBIC) is a charitable company registered and domiciled in England. Its principal activity is to operate as a charity established to support the integration of migrants within Bedfordshire, into the British society. Its registered office is 90 - 92 Bromham Road Bedford MK40 2QH.

2 Accounting policies

Basis of preparation of the accounts

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

PBIC 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.

The financial statements are presented in £ Sterling, its functional currency and rounded to the nearest £.

Accounting convention

The financial statements are prepared, on a going concern basis, under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset investments.

The charity is entirely dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

Incoming Resources

All income is recognised in the statement of financial activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Deferred income

In accordance with the SORP grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Recognition of liabilities

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants awarded are included in the statement of financial activities when approved by the trustees and agreed with the recipient. The value of grants unpaid at the year end is accrued. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Fixed assets and depreciation

Depreciation has been provided at the following rates in order to write off the assets (less their estimated residual value) over their estimated useful economic lives.

Freehold land and buildings	2% straight line
Vehicles	25% straight line
Plant, machinery and equipment	25% straight line

Pension Costs

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the statement of financial activities in the period to which they relate.

2 Accounting policies (continued)

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is partially recoverable by the company.

Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered on the particular circumstances.

Financial Instruments

The charity only has basic financial assets and liabilities of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and subsequently measured at their settlement value.

3 Deficit /Surplus for the Financial Year	2023	2022
	£	£
This is stated after charging :-		
Rentals under operating leases	15,656	13,000
Reporting Accountant fees	1,996	1,815
Fund Audit fees	-	-

4 Expenses paid to trustees or persons connected with trustees	2023	2022
	£	£
The aggregate amount of expenses paid to trustees was	-	198

The nature of the expenses paid were Travel & Subsistence. There were no payment made to trustees during the year (2022: one trustee).

5 Staff Costs and Emoluments	2023	2022
	£	£
Gross Salaries	470,051	351,238
Pension Costs	5,794	3,615
	<u>475,845</u>	<u>354,853</u>

Numbers of full time employees or full time equivalents	2023	2022
Engaged on charitable activities	18	16
	<u>18</u>	<u>16</u>

There were no employees with emoluments in excess of £60,000 per annum

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2023

6 Tangible fixed assets

	Equipment
	£
Asset cost, valuation or revalued amount	
At 1 July 2022	4,341
Disposals	-
Additions	-
At 30 June 2023	<u>4,341</u>
Accumulated depreciation and impairment provisions	
At 1 July 2022	4,341
Disposals	-
Charge for the year	-
At 30 June 2023	<u>4,341</u>
Net book value	
At 1 July 2022 and 30 June 2023	<u>-</u>

7 Debtors	2023	2022
	£	£
Trade debtors	11,048	-
Accrued income	12,281	90,546
Other debtors	1,084	1,139
	<u>24,413</u>	<u>91,685</u>

8 Creditors: amounts falling due within one year	2023	2022
	£	£
Bank loans and overdrafts	-	-
Trade creditors	4,500	10,863
Accrued expenses	1,996	8,454
Accrued wages	-	388
PAYE and NI	10,268	10,121
Taxation	3,858	4,006
Pension Contributions	977	-
Funds held for third parties	60	60
Deferred income and grants in advance	65,967	-
	<u>87,626</u>	<u>33,892</u>

9 Operating Leases	2023	2022
	£	£
The future minimum lease payments for operating leases which expire:		
within one to five years	41,000	54,000
over five years	-	-
	<u>41,000</u>	<u>54,000</u>

The operating lease relates to rental for premises.

10 Particulars of Individual Funds and analysis of assets and liabilities representing funds

At 30 June 2023	Unrestricted funds	Restricted funds	Total Funds
	£	£	£
Current Assets	344,500	111,597	456,097
Current Liabilities	(20,134)	(67,492)	(87,626)
	<u>324,366</u>	<u>44,105</u>	<u>368,471</u>

At 1 July 2022	Unrestricted funds	Restricted funds	Total Funds
	£	£	£
Current Assets	263,224	59,954	323,178
Current Liabilities	(21,340)	(12,552)	(33,892)
	<u>241,884</u>	<u>47,402</u>	<u>289,286</u>

The individual funds included above are :-

	Funds at 2022	Movements in Funds as below	Transfers Between funds	Funds at 2023
	£	£	£	£
Big Lottery Community Fund	44,105	-	-	44,105
BLCF ESOL	-	-	-	-
Settlement Scheme Grant Fund	-	-	-	-
The Harpur Trust Fund- YAV	-	-	-	-
Homeless SMART	-	-	-	-
ESF-BBO	-	39,301	(39,301)	-
The Harpur Trust Fund- UGS	3,297	(3,301)	4	-
Bedford & Luton Community Fund ESOL	-	-	-	-
P4R	-	-	-	-
Unrestricted Designated Fund	30,000	-	6,000	36,000
Unrestricted Fund	<u>211,884</u>	<u>43,185</u>	<u>33,297</u>	<u>288,366</u>
	<u>289,286</u>	<u>79,185</u>	<u>-</u>	<u>368,471</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources	Outgoing Resources	Accrued Income	Movement in funds
	£	£	£	£
Big Lottery Community Fund	125,757	(125,757)	-	-
BLCF ESOL	-	-	-	-
Settlement Scheme Grant Fund	33,125	(33,125)	-	-
The Harpur Trust Fund- YAV	8,812	(8,812)	-	-
Homeless SMART	39,791	(39,791)	-	-
ESF-BBO	44,499	(5,198)	-	39,301
The Harpur Trust Fund- UGS	12,500	(15,801)	-	(3,301)
Bedford & Luton Community Fund ESOL	3,722	(3,722)	-	-
P4R	138,563	(138,563)	-	-
Unrestricted Fund	<u>255,908</u>	<u>(225,004)</u>	<u>12,281</u>	<u>43,185</u>
	<u>662,677</u>	<u>(595,773)</u>	<u>12,281</u>	<u>79,185</u>

10 Particulars of Individual Funds and analysis of assets and liabilities representing funds
(continued)

Comparative Year	Funds at 2021	Movements in Funds as below	Transfers Between funds	Funds at 2022
	£	£	£	£
Big Lottery Community Fund	50,747	(6,642)	-	44,105
Settlement Scheme Grant Fund	-	(2,149)	2,149	-
The Harpur Trust Fund- Covid	-	(33)	33	-
Garfield Weston	1,144	(1,144)	-	-
ESF-BBO	-	(12,855)	12,855	-
The Harpur Trust Fund- UGS	-	3,297	-	3,297
Bedford & Luton Community Fund	-	(10)	10	-
P4R	-	-	-	-
Unrestricted Designated Fund	23,907	-	6,093	30,000
Unrestricted Fund	183,121	49,903	(21,140)	211,884
	<u>258,919</u>	<u>101,379</u>	<u>-</u>	<u>289,286</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources	Outgoing Resources	Accrued Income	Movement in funds
	£	£	£	£
Big Lottery Community Fund	124,695	(131,337)	-	(6,642)
Settlement Scheme Grant Fund	48,762	(50,911)	-	(2,149)
The Harpur Trust Fund- Covid	20,032	(20,065)	-	(33)
Garfield Weston	-	(1,144)	-	(1,144)
ESF-BBO	22,300	(35,155)	-	(12,855)
The Harpur Trust Fund- UGS	12,500	(9,203)	-	3,297
Bedford & Luton Community Fund	5,000	(5,010)	-	(10)
P4R	-	(80,947)	80,947	-
	<u>167,322</u>	<u>(127,018)</u>	<u>9,599</u>	<u>49,903</u>
Unrestricted Fund	<u>400,611</u>	<u>(460,790)</u>	<u>90,546</u>	<u>30,367</u>

Big Lottery Community Fund

PBIC LTD was awarded a 5 year grant in respect of the YAR Value project and are currently in the third year of this project. The project supports vulnerable migrants with advice, learning and a listening service.

Settlement Scheme Grant Fund

This is a Home Office grant for our project supporting vulnerable migrants with securing European Union Settled Status.

The Harpur Trust Fund- Covid

The Harpur Trust funding was used to fund our "Help When You Need It Most" project, to deal with client problems that increased due to the Covid pandemic.

Garfield Weston

This is matched funding for the lottery community fund for staff costs.

ESF-BBO

Under the Building Better Opportunities Support In to Employment Programme funded through Big Lottery Community Fund and ESF, managed by Luton Borough Council, we support unemployed and inactive individuals on their path to gain employment. This project is due to end 31st March 2023.

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2023

The Harpur Trust Fund -UGS

As a response to Ukrainian Guests arriving in Bedford Borough, PBIC proposed to become a central point of contact for those guests, who we planned to support with initial advice, interpreting and enabling access to services. Harpur Trust offered us a grant to pay for salaries for staff working on this new project.

Bedford and Luton Community Fund

As a result of initial assessment PBIC was completing for each guest arriving in Bedford, it became clear that there was an urgent need for help with summer clothing. This fund paid for vouchers which Ukrainians Guests used to purchase summer clothing.

Pathway for Recovery (P4R)

This grant was funded through ESF, offering wide comprehensive employment support, focused on helping those most disadvantaged in our communities due to the impact of COVID-19

The Harpur Trust Fund -YAV

This is a match fund helping us deliver TNLCF YAV project in its final 2 years, it is a grant contributing to the costs of employing the listening specialist and administrator.

Homeless SMART

PBIC is subcontracted to SMART to deliver homeless support to migrants in Bedford Borough. The grant pays for one full time outreach worker and one part time homeless caseworker.

Designated Fund

This unrestricted fund is set aside for the charity to meet its employment liabilities in the next financial year.

11 Share Capital

The charity is incorporated under the Companies Acts and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

PBIC LTD

**Schedule to the Statement of Financial Activities
for the Year Ended 30 June 2023**

Status of this schedule to the Statement of Financial Activities

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Prior Period Total Funds 2022 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	137,119	-	137,119	85,080
Bedford Borough Council Homeless Support	-	-	-	-
Bedford College	500	-	500	-
Department of Work & Pensions / ESF	-	-	-	5,611
Futures Advice	124,327	-	124,327	82,169
Home Office	-	33,126	33,126	48,762
Luton Borough Council	-	44,499	44,499	22,300
University of Northampton	-	138,563	138,563	80,947
Total	261,946	216,188	478,134	324,869
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Bedford and Luton Community Foundation	-	3,722	3,722	5,000
Big Lottery Fund Grant	-	-	-	-
Big Lottery Community Fund Grant	-	125,756	125,756	124,695
Heritage Lottery Fund Grant	-	-	-	-
The Harpur Trust	-	21,312	21,312	32,532
Garfield Weston	-	-	-	-
Donations	5,389	-	5,389	3,470
Other Funded Projects	-	39,791	39,791	525
Other Income	854	-	854	66
Total	6,243	190,581	196,824	166,288
Total Grants,Legacies & Donations Received	268,189	406,769	674,958	491,157
Total Voluntary Income	268,189	406,769	674,958	491,157
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	138,435	337,410	475,845	354,834
Volunteers' Costs	222	-	222	61
	138,657	337,410	476,067	354,895
Indirect employee costs				
Training and welfare	2,641	2,677	5,318	2,664
Restructuring costs	-	-	-	-
Travel and subsistence	2,163	33	2,196	963
	4,804	2,710	7,514	3,627
Premises Costs				
Rent payable	3,531	12,125	15,656	13,000
Rates	82	-	82	1,860
Insurance	2,000	1,127	3,127	3,065
Office refurbishment / Room hire	3,124	1,663	4,787	5,941
	8,737	14,915	23,652	23,866

PBIC LTD

**Schedule to the Statement of Financial Activities
for the Year Ended 30 June 2023**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
General administrative expenses:				
Telephone and fax	2,331	1,047	3,378	4,002
Software and IT Costs	12,199	3,409	15,608	16,839
General Office Running Costs	9,924	2,832	12,756	13,324
Social Events	13,987	146	14,133	954
Advertising and PR	2,425	1,763	4,188	3,311
Bank charges and interest	300	-	300	325
Stationery, Printing and postage	2,103	369	2,472	1,260
Subscriptions	3,077	13	3,090	929
Sundry expenses	2,131	188	2,319	1,994
	48,477	9,767	58,244	42,938
Professional fees in support of charitable activities				
Consultancy fees	650	-	650	13,120
Professional Fees - Tutors and administration	-	-	-	131
Professional Fees - Other	16,662	711	17,373	9,455
	17,312	711	18,023	22,706
Other support costs				
Expensed Equipment	191	-	191	419
Beneficiaries expenses	119	113	232	5,636
Fundraising	-	-	-	600
Training workshops and teaching materials	1,800	1,203	3,003	1,128
Tutors	1,840	3,940	5,780	1,080
	3,950	5,256	9,206	8,863
Governance costs				
Trustees' expenses	-	-	-	198
Reporting Accountant's Fees	1,996	-	1,996	1,815
Other Accounting Services	892	-	892	1,826
General Governance Costs	179	-	179	56
Fund Audit Fees	-	-	-	-
Total governance costs	3,067	-	3,067	3,895
Total Support costs	225,004	370,769	595,773	460,790
Total Expended on Charitable Activities	225,004	370,769	595,773	460,790

PBIC LTD

**Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2022**

Status of this schedule to the Statement of Financial Activities

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Prior Period Total Funds 2021 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	85,080	-	85,080	81,880
Bedford Borough Council Homeless Support	-	-	-	-
Department of Work & Pensions / ESF	5,611	-	5,611	26,083
Futures Advice	82,169	-	82,169	95,459
Home Office	-	48,762	48,762	48,072
Luton Borough Council	-	22,300	22,300	35,117
University of Northampton	-	80,947	80,947	-
Total	172,860	152,009	324,869	286,611
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Bedford and Luton Community Foundation	-	5,000	5,000	-
Big Lottery Community Fund Grant	-	124,695	124,695	129,673
Heritage Lottery Fund Grant	-	-	-	-
The Harpur Trust	-	32,532	32,532	12,968
Garfield Weston	-	-	-	15,000
Donations	3,470	-	3,470	742
Other Funded Projects	525	-	525	20,381
Other Income	66	-	66	36,491
Services Provided	-	-	-	-
Total	4,061	162,227	166,288	215,255
Total Grants, Legacies & Donations Received	176,921	314,236	491,157	501,866
Total Voluntary Income	176,921	314,236	491,157	501,866
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	89,000	265,834	354,834	325,648
Volunteers' Costs	61	-	61	100
Expenses Beneficiaries	-	-	-	-
	89,061	265,834	354,895	325,748
Indirect employee costs				
Temporary staff and recruitment	-	-	-	-
Training and welfare	1,027	1,637	2,664	801
Restructuring costs	-	-	-	-
Travel and subsistence	416	547	963	2,566
	1,443	2,184	3,627	3,367
Premises Costs				
Rent payable	3,250	9,750	13,000	13,000
Rates	1,860	-	1,860	-
Insurance	-	3,065	3,065	2,072
Room Hire/ Office Refurbishment	1,231	4,710	5,941	28,263
	6,341	17,525	23,866	43,335

PBIC LTD

**Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2022**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Prior Period Total Funds 2021 £
General administrative expenses:				
Telephone and fax	651	3,351	4,002	1,952
Software and IT Costs	13,057	3,782	16,839	10,960
General Office Running Costs	583	12,741	13,324	9,713
Social Events	904	50	954	724
Advertising and PR	1,097	2,214	3,311	5,684
Bank charges	267	58	325	281
Stationery, Printing and postage	1,057	203	1,260	-
Subscriptions	855	74	929	1,943
Sundry expenses	789	1,205	1,994	2,303
	19,260	23,678	42,938	33,560
Professional fees in support of charitable activities				
Consultancy fees	720	12,400	13,120	-
Professional Fees - Administration	-	131	131	63
Professional Fees - Other	5,774	3,681	9,455	9,011
	6,494	16,212	22,706	9,074
Other support costs				
Depreciation of assets used for charitable purposes	-	-	-	-
Loss / (Profit) on disposal of assets	-	-	-	-
Expensed Equipment	250	169	419	1,142
Beneficiaries expenses	23	5,613	5,636	-
Fundraising	-	600	600	-
Training workshops and teaching materials	45	1,083	1,128	-
Tutors	460	620	1,080	180
	778	8,085	8,863	1,322
Governance costs				
Trustees' expenses	-	198	198	56
Reporting Accountant's Fees	1,815	-	1,815	1,680
Other Accounting Services	1,826	-	1,826	-
General Governance Costs	-	56	56	34
Fund Audit Fees	-	-	-	-
Total governance costs	3,641	254	3,895	1,770
Total Support costs	127,018	333,772	460,790	418,176
Total Expended on Charitable Activities	127,018	333,772	460,790	418,176

PBIC LTD

England & Wales - Charity number 1152448

Accounts

Registered Company Number
06632086
Charity Number
1152448

PBIC LTD

Report and Unaudited Accounts

30 June 2022



POLKADOT & ELLIS
ACCOUNTANTS

PBIC LTD
Report and accounts
Contents

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PBIC LTD

Reference and Administrative Details

Directors

Nigel Rees Chair

Monika Frak

Gordon James Appointed 2nd October 2022

David Pawelek Resigned 28th September 2021

Emily Wilk-Mullis Resigned 4th January 2023

Sandra Turner Appointed 2nd November 2022

Daniel Arneaud Resigned Resigned 15th December 2022

Gemma Chiarini

Secretary

Joseph Brereton Resigned 15th December 2022

Malgorzata Brady Appointed 15th December 2022

Independent Examiner

Mr RB Welch MA FCA

Chartered Accountant

P&W Social Accountants

10 Newent Road

Northfield

Birmingham

B31 2ED

Registered office

90 - 92 Bromham Road

Bedford

MK40 2QH

Registered number

06632086

Registered Charity Number

1152448

PBIC LTD

The report of the trustees for the year ended 30 June 2022

Introduction

The trustees present their annual report and accounts for the year ended 30th June 2022.

PBIC LTD (PBIC) is a charity established to support the integration of migrants from European countries with specific reference to the Polish community within Bedfordshire, into the British society.

Our vision is a society in which migrants can appreciate the values and challenges of life in the United Kingdom and in return feel empowered to give their input to create a culture of understanding and success.

Our mission statement: helping migrants settle, achieve and contribute

Chairman's statement

The financial year 2021-22 began with client numbers exceeding pre pandemic levels, in part, due to the rush for migrants to apply for settled and pre settled status before the end of June 2021.

At the time we took the view that PBIC was entering a period of relative stability after several turbulent years recovering from the issues surrounding the UK leaving the EU, the Covid pandemic along with the loss of its co-founder Robert Brady

We had already completed a name change, a rebranding, a relocation and refurbishment of our present office and we had resumed our previous financial stability.

In reality, of course, change happens all the time and this financial year was to be no exception.

In particular, the work that we had already begun to modernise our constitution was now being presented to Trustees and Members for discussion and approval.

A few issues stood out. For the past few years we were regularly helping any vulnerable migrants who came to us rather than simply Polish clients. We also needed a refresh of our trustees both in terms of numbers and in terms of local accessibility and we needed to redefine the role of our members.

Having drawn up this new draft document with trustees, members and a firm of local solicitors we reduced the number of pages from 20 down to 12 and this updated draft is now with The Charities Commission for approval.

During this same period we identified a number of potential candidates to become new trustees and I am delighted to report that we now have two new trustees with a third about to join the Board and a fourth candidate under serious consideration.

We also began discussions with a new lead partner for PBIC to become a sub-contractor on a new project aimed at bringing unemployed clients closer to work. There were several issues to consider, in particular, although significant match funding was allowed by The Big Lottery Community Fund, given the size of the project it also meant drawing on our own reserves because of the proposed remuneration system. Trustees decided that the risk was manageable and so we began, in December 2021, Pathways for Recovery which is the largest single project undertaken by PBIC. One of the draws of this work was that we could finally add to our management structure by employing a skilled project manager to assist the CEO who in recent years had taken on too much responsibility.

Having just begun this not insubstantial project we were soon to find that unfolding world events inevitably drew us into yet another new project.

After several months of heightened tension in eastern Europe Russia finally began its invasion of Ukraine on 24th February 2022.

PBIC LTD

The report of the trustees for the year ended 30 June 2022

Chairman's statement continued

We knew that this was something PBIC could not ignore and whilst trustees began discussions with senior management to discover how best we could respond, we received three phone calls in quick succession. They were from senior civil servants, from Bedford Borough Council and from Bedford's oldest and most significant charitable fund, Harpur Trust. Each asked us how we were responding to these dreadful circumstances.

Encouraged and emboldened by these conversations we quickly developed a proposal and with emergency funding forthcoming from Bedford Borough and Harpur Trust, within a couple of hectic weeks, PBIC became responsible for the coordination of support and welfare for all vulnerable Ukrainian guests arriving in the Borough.

We already knew from our ongoing migrant work of the importance to be culturally and language sensitive so we quickly supplemented our existing experienced staff with suitably qualified Ukrainian and Russian speakers.

As a result, we became one of the first UK employers to formally recruit specifically from recently arrived guests and at present we employ 4 Ukrainian guests in various capacities to assist with this work.

PBIC soon demonstrated that we were capable of undertaking this unexpected work to the extent that we were then chosen to continue this service for another two years when the Borough subsequently went out to competitive tender.

An inevitable effect of this awful situation is that we had, within 2 years of taking a lease, expanded beyond our new office's capacity and we were fortunate in being able to take additional space from Community Voluntary Services just across the road.

Throughout this accounting period we have continued our commitment to free services being available to migrants whenever they feel at their most vulnerable whether it be career advice, general advice, immigration advice or English lessons. More than ever PBIC is here to help migrants settle, achieve and contribute and we are extremely grateful for the financial support we received from The Big Lottery Community Fund, European Social Fund, Bedford Borough Council, Harpur Trust, Home Office and Luton and Bedford Community Fund.

We also began during this period to attract small but significant financial donations from individuals and companies. For the most part this is down to the generosity and kindness of others but we also recognise that it is partly due to our increasing profile, something that we hope to build on going forward.

We are confident about what lies ahead. We feel that our prompt and appropriate responses to the UK leaving the EU, together with the Covid pandemic and the Russian invasion of Ukraine has prepared us well for an uncertain future.

Nigel Rees

Chair of Trustees

Name, registered office and constitution of the charity

Full name:	PBIC LTD
Date of incorporation:	27th June 2008
Company registration number:	6632086
Charity number:	1152448
Date charity registered:	17-Jun-13
Charity registered office:	90 - 92 Bromham Road Bedford MK40 2QH

PBIC LTD

The report of the trustees for the year ended 30 June 2022

Public Benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011, and have referred to and taken due regard to the Charity Commission guidance on public benefit and consider the charity's activities are for the public benefit.

Objectives and Activities of the Charity

- a) The prevention or relief of poverty of those in need specifically among peoples from the Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, by providing services in interpreting, translating, advice and advocacy (on health, housing, employment, education, career development and other relevant categories);
- b) For the public benefit to promote the education (including social and physical training) of people specifically among those from Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, in such ways as the charity trustees think fit, including:
 - i) the provision of classes in the English language and British culture;
 - ii) providing their educational support, including the study of language, history or other subjects, in furtherance of their education or to prepare for entry to any occupation, trade or profession on leaving any educational establishment.
- c) The promotion of social inclusion for the public benefit among Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, who are socially excluded on the grounds of their social and economic position, by providing:
 - i) education and training in the English language and in vocational skills;
 - ii) social and recreational facilities and events involving the local community; and
 - iii) advice on and support in understanding the social and legal framework of the United Kingdom;
- d) For the public benefit to educate and promote the Polish culture and heritage to the wider British Society.

Summary of main activities of the charity in relation to its objects

- Throughout this period PBIC staff met and advised or taught more than 2600 different clients, often with multiple issues, requiring several sessions each.
- PBIC reacted quickly to local pressure to set up, on behalf of Bedford Borough Council, a single point of contact for the coordination of care and support to all vulnerable Ukrainian guests temporarily settling in and around Bedford.
- PBIC became one of the first employers of Ukrainian guests in the UK.
- Staff numbers grew from 12 full time equivalents to 16.
- All PBIC services remained free at the point of contact.
- Four potential new trustees were identified during this period and subsequently two have joined the Board with the third expected to join shortly. The fourth candidate is likely to be formally interviewed within the next few months.
- The senior management team has been considerably strengthened with Robert Burton joining us as Projects Manager to assist the CEO.

PBIC LTD

The report of the trustees for the year ended 30 June 2022

- Work continued on a draft document to modernise PBIC's constitution to reflect more accurately the direction in which PBIC is moving.

Summary of main activities of the charity in relation to its objects continued

- Delivery is underway of the two year Pathway for Recovery project led by Northampton University partly funded by ESF to help move the economically inactive and long term unemployed struggling with covid related issues closer to employment.
- We have undertaken the development of a new database to fully capture the client journey through PBIC, ready for launch just beyond this accounting period.
- Thanks to project Articulate led by WhyMe, all PBIC staff have undertaken Restorative Justice training. We subsequently signed an Agreement with Bedfordshire Victim Care Service in partnership with WhyMe to develop restorative justice for migrants where appropriate.
- After several failed attempts we eventually launched our Listening Service for those struggling with mental health issues, providing somewhere to come and talk about their issues in a safe environment.
- We developed an ESOL program introducing migrants to learning English in the UK. Step into English is a new accredited course consisting of a thorough ESOL assessment, career and skills advice and a few useful tips on how to develop four skills: speaking, listening, reading and writing. Step into English is offered at PBIC to all clients wanting to learn English language.
- The proposed streamlining of our constitution gathered pace during this accounting period and with all relevant parties' agreement this draft now sits with The Charity Commission for endorsement.
- We continue to support young people and children wanting to promote their Polish heritage through our song and dance group, Promethidion.

Future Plans

- Our clients face complex multiple issues: communication, health including mental health, family and financial. Our advisers are well trained and go above and beyond to support clients. They however require support themselves and in addition to the management support they receive already we plan to link to a counselling service that staff can access if and when they need this support themselves.
- Working with Bedfordshire Victim Care Service and WhyMe, we hope to gain experience and further skills for the delivery of Restorative Justice to finally be able to register with Restorative Justice Council and offer this specialist service to our clients.
- Delivering Level1 immigration advice and registering with OISC for this level as we are currently only registered for EUSS level 1 advice.
- Developing our fundraising skills and increasing the amounts gathered through fundraising.
- Securing funding for PBIC delivery beyond 2025 as much of our current funding will end by then.
- Adopting an updated governing document, once its approved by the Charity Commission, with changes reflecting PBIC reaching out to all but predominantly European migrants, and not just Polish.

Nature of the Governing Document and constitution of the charity

The Charity is a charitable company limited by guarantee and was set up on 27 June 2008. It is governed by a Memorandum and Articles of Association.

PBIC LTD

The report of the trustees for the year ended 30 June 2022

The methods adopted for the recruitment and appointment of new trustees

The Directors of the Company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis.

In line with our governing document the number of Directors shall be not less than 3 and not exceed a maximum of 16.

The Board seeks to use the knowledge and skills of those involved in the local area as well as specialists in the field of learning and advice. On their appointment each trustee will undergo induction and initial training on PBIC's work, policies and procedures as well as trustee's rights and responsibilities. Further training and mentoring is undertaken by trustees on a needs basis.

Organisational structure and decision making

The charity is managed by a Board of Directors who are also Trustees. A CEO is appointed by the trustees to administer day-to-day activities.

Risk management

The directors actively review the major risks which the charity faces on a regular basis. These risks are recorded on a Risk Register which, combined with risk assessments, enable the charity to effectively manage and mitigate risk.

Financial Review

Policies on reserves

The Board annually reviews the amount of reserves that are required to ensure that they are adequate to fulfil our continuing obligations. The reserves that we have set aside provide financial stability and the means for the continuation of our activities. We intend to hold our reserves at a level between 3 and 6 months expected cashflow.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Transactions and Financial position

The Statement of Financial Activities show net incoming resources for the year of £30,367 (2021: net incoming resources £83,690). Total funds carried forward show £289,286 (2021: £258,919) of which £47,402 (2021: £51,891) are restricted. There were no incoming or outgoing resources of a capital nature.

The total and free unrestricted reserves at the year end of 30 June 2022 stand at £241,884 (2021: £207,028). This includes £30,000 of designated funds (2021: £23,907).

Share Capital

The company is limited by guarantee and therefore has no share capital.

PBIC LTD

The report of the trustees for the year ended 30 June 2022

Statement of Directors' and Trustees' Responsibilities

Statement of Trustees' Responsibilities

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 12th February 2023 and signed on its behalf by:

Nigel Rees

Director and Chair of Trustees

Independent Examiner' Report to the Trustees of the PBIC LTD

Respective responsibilities of charity trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) 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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 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
- 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 matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail; or to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

R B Welch FCA MA
Chartered Accountant
P&W Social Accountants
10 Newent Road
Northfield
Birmingham
B31 2ED

12th February 2023

PBIC LTD
Statement of Financial Activities
incorporating an Income and Expenditure Account
for the Year Ended 30 June 2022

	Notes	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Income & Endowments					
Grants, Donations & Legacies		176,921	314,236	491,157	501,866
Total income		<u>176,921</u>	<u>314,236</u>	<u>491,157</u>	<u>501,866</u>
Expenditure					
Expenditure on charitable activities		127,018	333,772	460,790	418,176
Total expenditure		<u>127,018</u>	<u>333,772</u>	<u>460,790</u>	<u>418,176</u>
Net Income for the year		49,903	(19,536)	30,367	83,690
Transfers between funds	10	(15,047)	15,047	-	-
Net income after transfers		<u>34,856</u>	<u>(4,489)</u>	<u>30,367</u>	<u>83,690</u>
Net movement in funds		<u>34,856</u>	<u>(4,489)</u>	<u>30,367</u>	<u>83,690</u>
Reconciliation of funds:-					
Total funds brought forward		207,028	51,891	258,919	175,229
Total funds carried forward		<u>241,884</u>	<u>47,402</u>	<u>289,286</u>	<u>258,919</u>

PBIC LTD
Comparative Statement of Financial Activities
incorporating an Income and Expenditure Account
for the Year Ended 30 June 2021

	Notes	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Income & Endowments					
Grants, Donations & Legacies		261,036	240,830	501,866	408,490
Total income		<u>261,036</u>	<u>240,830</u>	<u>501,866</u>	<u>408,490</u>
Expenditure					
Expenditure on charitable activities		205,382	212,794	418,176	307,111
Total expenditure		<u>205,382</u>	<u>212,794</u>	<u>418,176</u>	<u>307,111</u>
Net Income for the year		55,654	28,036	83,690	101,379
Transfers between funds	10	-	-	-	-
Net income after transfers		<u>55,654</u>	<u>28,036</u>	<u>83,690</u>	<u>101,379</u>
Net movement in funds		<u>55,654</u>	<u>28,036</u>	<u>83,690</u>	<u>101,379</u>
Reconciliation of funds:-					
Total funds brought forward		151,374	23,855	175,229	73,850
Total funds carried forward		<u>207,028</u>	<u>51,891</u>	<u>258,919</u>	<u>175,229</u>

PBIC LTD**Company Number****06632086****Balance Sheet
as at 30 June 2022**

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	6	-	-
Total fixed assets		-	-
Current assets			
Debtors	7	91,685	62,659
Cash at bank and in hand		231,493	206,544
Total current assets		323,178	269,203
Creditors:			
amounts due within one year	8	(33,892)	(10,284)
Net current assets		289,286	258,919
Total assets less current liabilities		289,286	258,919
Net assets		289,286	258,919
The funds of the charity :			
Unrestricted income funds			
Unrestricted accumulated funds	10	211,884	183,121
Designated funds	10	30,000	23,907
Total unrestricted funds		241,884	207,028
Restricted Funds	10	47,402	51,891
Total charity funds		289,286	258,919

The directors are satisfied that the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Signed

Nigel Rees**Director and Chair of Trustees**

Approved by the Board of Trustees on 12th February 2023

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2022

1 General Information

PBIC LTD (PBIC) is a charitable company registered and domiciled in England. Its principal activity is to operate as a charity established to support the integration of migrants within Bedfordshire, into the British society. Its registered office is 90 - 92 Bromham Road Bedford MK40 2QH.

2 Accounting policies

Basis of preparation of the accounts

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

PBIC 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.

The financial statements are presented in £ Sterling, its functional currency and rounded to the nearest £.

Accounting convention

The financial statements are prepared, on a going concern basis, under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset investments.

The charity is entirely dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

Incoming Resources

All income is recognised in the statement of financial activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Deferred income

In accordance with the SORP grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Recognition of liabilities

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants awarded are included in the statement of financial activities when approved by the trustees and agreed with the recipient. The value of grants unpaid at the year end is accrued. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Fixed assets and depreciation

Depreciation has been provided at the following rates in order to write off the assets (less their estimated residual value) over their estimated useful economic lives.

Freehold land and buildings	2% straight line
Vehicles	25% straight line
Plant, machinery and equipment	25% straight line

Pension Costs

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the statement of financial activities in the period to which they relate.

2 Accounting policies (continued)

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is partially recoverable by the company.

Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered on the particular circumstances.

Financial Instruments

The charity only has basic financial assets and liabilities of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and subsequently measured at their settlement value.

3 Deficit /Surplus for the Financial Year	2022	2021
	£	£
This is stated after charging :-		
Rentals under operating leases	13,000	13,000
Reporting Accountant fees	1,815	1,680
Fund Audit fees	-	-

4 Expenses paid to trustees or persons connected with trustees	2022	2021
	£	£
The aggregate amount of expenses paid to trustees was	<u>198</u>	<u>56</u>

The nature of the expenses was Travel & Subsistence, payment was made to one trustee (2021: one trustee).

5 Staff Costs and Emoluments	2022	2021
	£	£
Gross Salaries	351,238	322,576
Pension Costs	<u>3,615</u>	<u>3,072</u>
	<u>354,853</u>	<u>325,648</u>

Numbers of full time employees or full time equivalents	2022	2021
Engaged on charitable activities	<u>16</u>	<u>12</u>
	<u>16</u>	<u>12</u>

There were no employees with emoluments in excess of £60,000 per annum

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2022

6 Tangible fixed assets

	Equipment £
Asset cost, valuation or revalued amount	
At 1 July 2021	4,341
Disposals	-
Additions	-
At 30 June 2022	<u>4,341</u>
Accumulated depreciation and impairment provisions	
At 1 July 2021	4,341
Disposals	-
Charge for the year	-
At 30 June 2022	<u>4,341</u>
Net book value	
At 1 July 2021 and 30 June 2022	<u>-</u>

7 Debtors	2022 £	2021 £
Trade debtors	-	9,601
Accrued income	90,546	31,721
Other debtors	1,139	21,337
	<u>91,685</u>	<u>62,659</u>

8 Creditors: amounts falling due within one year	2022 £	2021 £
Trade creditors	10,863	3,596
Accrued expenses	8,454	1,680
Accrued wages	388	2
PAYE and NI	10,121	4,946
Taxation	4,006	
Pension Contributions	-	-
Funds held for third parties	60	60
	<u>33,892</u>	<u>10,284</u>

9 Operating Leases	2022 £	2021 £
The future minimum lease payments for operating leases which expire:		
within one to five years	54,000	67,000
over five years	-	-
	<u>54,000</u>	<u>67,000</u>

The operating lease relates to rental for premises.

10 Particulars of Individual Funds and analysis of assets and liabilities representing funds

At 30 June 2022	Unrestricted funds	Restricted funds	Total Funds
	£	£	£
Current Assets	275,776	47,402	323,178
Current Liabilities	(33,892)	-	(33,892)
	<u>241,884</u>	<u>47,402</u>	<u>289,286</u>

At 1 July 2021	Unrestricted funds	Restricted funds	Total Funds
	£	£	£
Current Assets	217,312	51,891	269,203
Current Liabilities	(10,284)	-	(10,284)
	<u>207,028</u>	<u>51,891</u>	<u>258,919</u>

The individual funds included above are :-

	Funds at 2021	Movements in Funds as below	Transfers Between funds	Funds at 2022
	£	£	£	£
Big Lottery Community Fund	50,747	(6,642)	-	44,105
Settlement Scheme Grant Fund	-	(2,149)	2,149	-
The Harpur Trust Fund- Covid	-	(33)	33	-
Garfield Weston	1,144	(1,144)	-	-
ESF-BBO	-	(12,855)	12,855	-
The Harpur Trust Fund- UGS	-	3,297	-	3,297
Bedford & Luton Community Fund P4R	-	(10)	10	-
		-		-
Unrestricted Designated Fund	23,907	-	6,093	30,000
Unrestricted Fund	183,121	49,903	(21,140)	211,884
	<u>258,919</u>	<u>30,367</u>	<u>-</u>	<u>289,286</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources	Outgoing Resources	Accrued Income	Movement in funds
	£	£	£	£
Big Lottery Community Fund	124,695	(131,337)	-	(6,642)
Settlement Scheme Grant Fund	48,762	(50,911)	-	(2,149)
The Harpur Trust Fund- Covid	20,032	(20,065)	-	(33)
Garfield Weston	-	(1,144)	-	(1,144)
ESF-BBO	22,300	(35,155)	-	(12,855)
The Harpur Trust Fund- UGS	12,500	(9,203)	-	3,297
Bedford & Luton Community Fund P4R	5,000	(5,010)	-	(10)
	-	(80,947)	80,947	-
Unrestricted Fund	167,322	(127,018)	9,599	49,903
	<u>400,611</u>	<u>(460,790)</u>	<u>90,546</u>	<u>30,367</u>

10 Particulars of Individual Funds and analysis of assets and liabilities representing funds
(continued)

Comparative Year	Funds at 2020	Movements in Funds as below	Transfers Between funds	Funds at 2021
	£	£	£	£
Big Lottery Community Fund	23,855	26,892	-	50,747
Settlement Scheme Grant Fund	-	-	-	-
The Harpur Trust Fund	-	-	-	-
Garfield Weston	-	1,144	-	1,144
ESF-BBO				
Unrestricted Designated Fund		-	23,907	23,907
Unrestricted Fund	151,374	55,654	(23,907)	183,121
	<u>175,229</u>	<u>101,379</u>	<u>-</u>	<u>258,919</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Deferred Income £	Movement in funds £
Big Lottery Community Fund	129,673	(102,781)	-	26,892
Settlement Scheme Grant Fund	48,072	(48,072)	-	-
The Harpur Trust Fund	12,968	(12,968)	-	-
Garfield Weston	15,000	(13,856)	-	1,144
ESF-BBO	35,117	(35,117)	-	-
Unrestricted Fund	<u>261,036</u>	<u>(205,382)</u>	<u>-</u>	<u>55,654</u>
	<u>501,866</u>	<u>(418,176)</u>	<u>-</u>	<u>83,690</u>

Big Lottery Community Fund

PBIC LTD was awarded a 5 year grant in respect of the YAR Value project and are currently in the third year of this project. The project supports vulnerable migrants with advice, learning and a listening service.

Settlement Scheme Grant Fund

This is a Home Office grant for our project supporting vulnerable migrants with securing European Union Settled Status.

The Harpur Trust Fund

The Harpur Trust funding was used to fund our "Help When You Need It Most" project, to deal with client problems that increased due to the Covid pandemic.

Garfield Weston

This is matched funding for the lottery community fund for staff costs.

ESF-BBO

Under the Building Better Opportunities Support In to Employment Programme funded through Big Lottery Community Fund and ESF, managed by Luton Borough Council, we support unemployed and inactive individuals on their path to gain employment. This project is due to end 31st March 2023.

PBIC LTD
Notes to the Accounts
for the Year Ended 30 June 2022

The Harpur Trust Fund -UGS

As a response to Ukrainian Guests arriving in Bedford Borough, PBIC proposed to become a central point of contact for those guests, who we planned to support with initial advice, interpreting and enabling access to services. Harpur Trust offered us a grant to pay for salaries for staff working on this new project.

Bedford and Luton Community Fund

As a result of initial assessment PBIC was completing for each guest arriving in Bedford, it became clear that there was an urgent need for help with summer clothing. This fund paid for vouchers which Ukrainians Guests used to purchase summer clothing.

Pathway for Recovery (P4R)

This grant was funded through ESF, offering wide comprehensive employment support, focused on helping those most disadvantaged in our communities due to the impact of COVID-19

Designated Fund

This unrestricted fund is set aside for the charity to meet its employment liabilities in the next financial year.

11 Share Capital

The charity is incorporated under the Companies Acts and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

PBIC LTD

**Schedule to the Statement of Financial Activities
for the Year Ended 30 June 2022**

Status of this schedule to the Statement of Financial Activities

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Prior Period Total Funds 2021 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	85,080	-	85,080	81,880
Bedford Borough Council Homeless Support	-	-	-	-
Department of Work & Pensions / ESF	5,611	-	5,611	26,083
Futures Advice	82,169	-	82,169	95,459
Home Office	-	48,762	48,762	48,072
Luton Borough Council	-	22,300	22,300	35,117
University of Northampton	-	80,947	80,947	-
Total	172,860	152,009	324,869	286,611
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Bedford and Luton Community Foundation	-	5,000	5,000	-
Big Lottery Fund Grant	-	-	-	-
Big Lottery Community Fund Grant	-	124,695	124,695	129,673
Heritage Lottery Fund Grant	-	-	-	-
The Harpur Trust	-	32,532	32,532	12,968
Garfield Weston	-	-	-	15,000
Donations	3,470	-	3,470	742
Other Funded Projects	525	-	525	20,381
Other Income	66	-	66	36,491
Total	4,061	162,227	166,288	215,255
Total Grants,Legacies & Donations Received	176,921	314,236	491,157	501,866
Total Voluntary Income	176,921	314,236	491,157	501,866
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	89,000	265,834	354,834	325,648
Volunteers' Costs	61	-	61	100
	89,061	265,834	354,895	325,748
Indirect employee costs				
Training and welfare	1,027	1,637	2,664	801
Restructuring costs	-	-	-	-
Travel and subsistence	416	547	963	2,566
	1,443	2,184	3,627	3,367
Premises Costs				
Rent payable	3,250	9,750	13,000	13,000
Rates	1,860	-	1,860	-
Insurance	-	3,065	3,065	2,072
Office refurbishment / Room hire	1,231	4,710	5,941	28,263
	6,341	17,525	23,866	43,335

PBIC LTD

**Schedule to the Statement of Financial Activities
for the Year Ended 30 June 2022**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
General administrative expenses:				
Telephone and fax	651	3,351	4,002	1,952
Software and IT Costs	13,057	3,782	16,839	10,960
General Office Running Costs	583	12,741	13,324	9,713
Social Events	904	50	954	724
Advertising and PR	1,097	2,214	3,311	5,684
Bank charges and interest	267	58	325	281
Stationery, Printing and postage	1,057	203	1,260	
Subscriptions	855	74	929	1,943
Sundry expenses	789	1,205	1,994	2,303
	19,260	23,678	42,938	33,560
Professional fees in support of charitable activities				
Consultancy fees	720	12,400	13,120	-
Professional Fees - Administration	-	131	131	63
Professional Fees - Other	5,774	3,681	9,455	9,011
	6,494	16,212	22,706	9,074
Other support costs				
Expensed Equipment	250	169	419	1,142
Beneficiaries expenses	23	5,613	5,636	-
Fundraising	-	600	600	-
Training workshops and teaching materials	45	1,083	1,128	-
Tutors	460	620	1,080	180
	778	8,085	8,863	1,322
Governance costs				
Trustees' expenses	-	198	198	56
Reporting Accountant's Fees	1,815	-	1,815	1,680
Other Accounting Services	1,826	-	1,826	-
General Governance Costs	-	56	56	34
Fund Audit Fees	-	-	-	-
Total governance costs	3,641	254	3,895	1,770
Total Support costs	127,018	333,772	460,790	418,176
Total Expended on Charitable Activities	127,018	333,772	460,790	418,176

PBIC LTD

**Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2021**

Status of this schedule to the Statement of Financial Activities

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Prior Period Total Funds 2020 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	81,880	-	81,880	600
Bedford Borough Council Homeless Support	-	-	-	1,971
Department of Work & Pensions / ESF	26,083	-	26,083	54,666
Futures Advice	95,459	-	95,459	127,503
Home Office	-	48,072	48,072	31,961
Luton Borough Council	-	35,117	35,117	38,439
Total	203,422	83,189	286,611	255,140
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Big Lottery Fund Grant	-	-	-	43,600
Big Lottery Community Fund Grant	-	129,673	129,673	64,978
Heritage Lottery Fund Grant	-	-	-	5,000
The Harpur Trust	-	12,968	12,968	26,544
Garfield Weston	-	15,000	15,000	-
Donations	742	-	742	410
Other Funded Projects	20,381	-	20,381	7,162
Other Income	36,491	-	36,491	5,656
Services Provided	-	-	-	-
Total	57,614	157,641	215,255	153,350
Total Grants, Legacies & Donations Received	261,036	240,830	501,866	408,490
Total Voluntary Income	261,036	240,830	501,866	408,490
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	169,674	155,974	325,648	245,325
Volunteers' Costs	100	-	100	658
Expenses Beneficiaries	-	-	-	-
Indirect employee costs				
Temporary staff and recruitment	-	-	-	-
Training and welfare	75	726	801	956
Restructuring costs	-	-	-	(119)
Travel and subsistence	859	1,707	2,566	4,843
	934	2,433	3,367	5,680
Premises Costs				
Rent payable	5,417	7,583	13,000	8,835
Insurance	610	1,462	2,072	1,841
Room Hire/ Office Refurbishment	448	27,815	28,263	6,203
	6,475	36,860	43,335	16,879

PBIC LTD

**Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2021**

Status of this schedule to the Statement of Financial Activities continued

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Prior Period Total Funds 2020 £
General administrative expenses:				
Telephone and fax	631	1,321	1,952	3,061
Software and IT Costs	6,846	4,114	10,960	4,003
General Office Running Costs	5,132	4,581	9,713	3,269
Social Events	724	-	724	551
Advertising and PR	1,409	4,275	5,684	1,905
Bank charges	200	81	281	253
Subscriptions	382	1,561	1,943	16
Sundry expenses	2,073	230	2,303	1,721
	17,397	16,163	33,560	14,779
Professional fees in support of charitable activities				
Professional Fees - Administration	28	35	63	4,673
Professional Fees - Other	8,306	705	9,011	7,623
	8,334	740	9,074	12,296
Other support costs				
Depreciation of assets used for charitable purposes	-	-	-	-
Loss / (Profit) on disposal of assets	-	-	-	-
Expensed Equipment	1,098	44	1,142	8,005
Tutors	-	180	180	1,700
	1,098	224	1,322	9,705
Governance costs				
Trustees' expenses	56	-	56	96
Reporting Accountant's Fees	1,280	400	1,680	1,680
General Governance Costs	34	-	34	13
Fund Audit Fees	-	-	-	-
Total governance costs	1,370	400	1,770	1,789
Total Support costs	205,382	212,794	418,176	307,111
Total Expended on Charitable Activities	205,382	212,794	418,176	307,111

PBIC LTD

England & Wales - Charity number 1152448

Accounts

Registered Company Number
06632086
Charity Number
1152448

PBIC LTD

Report and Unaudited Accounts

30 June 2021



POLKADOT & ELLIS

ACCOUNTANTS

PBIC LTD
Reference and Administrative Details

Directors

Nigel Rees, Chair

Monika Frak

Alicja Kustowska-Wodnik (resigned 13th September 2020)

David Pawelek

Emily Wilk-Mullis

Sylwia Winter (resigned 6th September 2020)

Daniel Arneaud (appointed 12th December 2020)

Gemma Chiarini

Secretary

Joseph Brereton

Independent Examiner

Mr RB Welch MA FCA

Chartered Accountant

P&W Social Accountants

10 Newent Road

Northfield

Birmingham

B31 2ED

Registered office

90 - 92 Bromham Road

Bedford

MK40 2QH

Registered number

06632086

Registered Charity Number

1152448

PBIC LTD

The report of the trustees for the year ended 30 June 2021

Introduction

The trustees present their annual report and accounts for the year ended 30th June 2021.

PBIC (formerly the Polish British Integration Centre) is a charity established to support the integration of migrants from European countries with specific reference to the Polish community within Bedfordshire, into the British society.

Our vision is a society in which migrants can appreciate the values and challenges of life in the United Kingdom and in return feel empowered to give their input to create a culture of understanding and success.

Our mission statement: helping migrants settle, achieve and contribute

Chairman's statement

PBIC began this reporting year with the UK still coming to terms with the Covid 19 pandemic.

Following months of digital delivery to clients with staff working from home there began a much needed gradual and phased return to the office where clients could be seen face to face again, all be it with the now familiar safety measures of social distancing, screens, masks, hand washing and increased office cleaning.

Inevitably this return to our office made us consider our environment in a new light and it became clear that we could make our offices more Covid safe, something that would also have the effect of making us more GDPR sensitive.

Thankfully, The Big Lottery Community Fund, in such difficult circumstances, agreed that we could divert an element of their funding away from a proposed programme that was difficult to establish through the pandemic and allowed us, instead, to fund what become a much-needed alteration to our workspace.

In addition to completing this refurbishment we were also able to progress more strategically through the year as we recognised our ever-evolving role in migrant support.

In order to review and refine this strategic view we joined a Cranfield University Peer Network Group and were then involved in a Cranfield University MSc thesis project to consider the direction PBIC should be taking.

We also successfully relaunched our charity as PBIC (previously Polish British Integration Centre) with a new logo, mission statement and web site that better reflects the transition and progress we have made over the past few years and should provide us with a more appropriate signpost to our future. At its most basic level it means that we are extending our expertise in working with Polish clients over

PBIC LTD

The report of the trustees for the year ended 30 June 2021

many years to also assist vulnerable migrants from other European countries and, wherever practical, we will also seek to build our capacity to offer help to those from further afield.

In addition to responding to clients needs arising out of the fallout from the Covid pandemic we also found that much of our time was spent assisting clients on immigration matters, in particular, applying for settled or pre-settled status in the UK ahead of the deadline for applications at the end of June.

A new and most welcome addition to the Board of Trustees joined us in this reporting year adding further business expertise to PBIC.

Also, with the emergence of a possible major initiative aimed at bringing the long term unemployed and the economically inactive adversely affected by Covid issues closer to employment, a project funded by the ESF, this was the cue for us to strengthen our senior management team with the start of a recruitment process for an experienced project manager to assist the CEO.

Securing this funding would allow us to widen and deepen our contact with vulnerable migrants within the SEMLEP area whilst at the same time it would secure continued employment for existing staff as current projects are drawn to their natural conclusions.

Overall during this accounting period we have continued to grow our commitment to multi lingual free at the point of contact services to help vulnerable migrants in the UK with career advice, general advice, Level 1 Immigration advice, English lessons, Living in the UK and Employability through the support of The Big Lottery Community Fund, The Home Office, The Department of Levelling Up, Housing and Communities, The European Social Fund, BLCF, Bedford Borough Council, Luton Borough Council, National Careers Service led by Futures, The Harpur Trust, The House of Industry, The Polish Embassy, The Garfield Weston Foundation and from many individual donors and volunteers to whom we are very grateful.

Nigel Rees
Chair of Trustees

Name, registered office and constitution of the charity

Full name: PBIC LTD (Polish British Integration Centre Limited prior to 12th September 2020)
Date of incorporation: 27th June 2008

Company registration number: 06632086

Charity number: 1152448
Date charity registered: 17 June 2013
Charity registered office: 90 - 92 Bromham Road Bedford MK40 2QH

Public Benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011, and have referred to and taken due regard to the Charity Commission guidance on public benefit and consider the charity's activities are for the public benefit.

PBIC LTD

The report of the trustees for the year ended 30 June 2021

Objectives and Activities of the Charity

a) The prevention or relief of poverty of those in need specifically among peoples from the Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, by providing services in interpreting, translating, advice and advocacy (on health, housing, employment, education, career development and other relevant categories);

b) For the public benefit to promote the education (including social and physical training) of people specifically among those from Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, in such ways as the charity trustees think fit, including:

- i) the provision of classes in the English language and British culture;
- ii) providing their educational support, including the study of language, history or other subjects, in furtherance of their education or to prepare for entry to any occupation, profession on leaving any educational establishment.

trade or

c) The promotion of social inclusion for the public benefit among Central and Eastern European countries with specific reference to the Polish community within Bedfordshire, who are socially excluded on the grounds of their social and economic position, by providing:

- i) education and training in the English language and in vocational skills;
- ii) social and recreational facilities and events involving the local community; and
- iii) advice on and support in understanding the social and legal framework of the United Kingdom;

d) For the public benefit to educate and promote the Polish culture and heritage to the wider British Society.

Summary of main activities of the charity in relation to its objects

Developed our online digital services in response to the first national lockdown
Refurbished our existing offices to allow an early return for staff following the lifting of lockdown provisions whilst ensuring Covid safety and GDPR sensitivity and remaining open and available thereafter to clients throughout subsequent work from home rules and regulations.

Launched the rebranding of the charity with a new name, logo, mission statement and web site to better reflect our experience and outlook.

A new Trustee was added to the Board providing further business experience.

As an OISC registered charity we continued supporting vulnerable adults with EU Settled and Pre-Status applications with funding from the Home Office.

Under our You Are Valued project we have developed a new model of assessing migrants' English language skills and introducing them to British Values in the form of a short Step Into English course accredited through AQA. This has been a very successful way of moving learners into longer courses, which we continued to deliver thanks to funding from DLHC and Harpur Trust.

In response to our client needs, increased by Covid Pandemic, we employed a senior adviser to help deal with often complex issues. This was initially funded through BLCF and by Harpur Trust in the form of Advice When You Need It Most project.

Participated in the Bedford Running Festival. Although this was essentially a fund-raising opportunity it also gave us much needed exposure to the wider community within our hometown of Bedford. 12 runners took part in races from 2k up to half marathon, all wearing PBIC branded tee shirts.

PBIC LTD

The report of the trustees for the year ended 30 June 2021

Summary of the main achievements of the charity during the year

Our bilingual career advice service has continued to develop under the National Careers Service supporting over 838 individuals with their career development needs. During pandemic time these took the form of so called "Covid Activities" offered through digital delivery. We continued to be subcontractors to Futures who hold the contract with the Skills Funding Agency.

We continued supporting local unemployed migrants as part of Building Better Opportunities 'Support into Employment' Project funded through the National Lottery and ESF and managed by Luton Borough Council. We offer places for workless individuals to support them with gaining employment skills and getting closer to work.

We supported homeless migrants with developing their English language skills (ESOL project managed by SMART) and obtaining EU Settled Status (Project managed by Bedford Borough Council). Direct funding for both these projects came from Ministry of Housing, Communities and Local Government.

Future Plans

After a delay of over 21 months due to the Covid pandemic, the proposed PBIC Listening Service coming to fruition. This will entail establishing weekly drop ins and coffee mornings with the aim of allowing migrants to come and express their worries and concerns in their native language to advisors and volunteers with cultural knowledge and basic counselling skills.

Setting up a bespoke data base system to help better monitoring of client flow through PBIC and with external referrals. This should be rolled out in the Spring.

Delivery of the two-year Pathways For Recovery project led by the University of Northampton, partly funded by ESF to help move the economically inactive and long term unemployed struggling with Covid related issues closer to employment. This is a large project which will allow us to employ a full-time project manager to enhance the senior management team and it will secure continued employment for existing staff as current projects are drawn to natural conclusions.

Further consideration and discussion with several partners around the possible digital delivery of our services to help migrants outside our current geographical reach.

Linking with the Bedford Running Festival to give better visibility to our work and to raise donation. Our ambition is to develop our fund raising

PBIC LTD

The report of the trustees for the year ended 30 June 2021

Structure, governance and management

Nature of the Governing Document and constitution of the charity

The Charity is a charitable company limited by guarantee and was set up on 27 June 2008. It is governed by a Memorandum and Articles of Association.

The methods adopted for the recruitment and appointment of new trustees

The Directors of the Company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis.

In line with our governing document the number of Directors shall be not less than 3 and not exceed a maximum of 16.

The Board seeks to use the knowledge and skills of those involved in the local area as well as specialists in the field of learning and advice. On their appointment each trustee will undergo induction and initial training on PBIC's work, policies and procedures as well as trustee's rights and responsibilities. Further training and mentoring is undertaken by trustees on a needs basis.

Organisational structure and decision making

The charity is managed by a Board of Directors who are also Trustees. A CEO is appointed by the trustees to administer day-to-day activities.

Risk management

The directors actively review the major risks which the charity faces on a regular basis. These risks are recorded on a Risk Register which, combined with risk assessments, enable the charity to effectively manage and mitigate risk.

Financial Review

Policies on reserves

The Board annually reviews the amount of reserves that are required to ensure that they are adequate to fulfil our continuing obligations. The reserves that we have set aside provide financial stability and the means for the continuation of our activities. We intend to hold our reserves at a level between 3 and 6 months expected cashflow.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Transactions and Financial position

The Statement of Financial Activities show net incoming resources for the year of £83,690 (2020: net incoming resources £101,379). Total funds carried forward show £258,919 (2020: £175,229) of which £51,891 (2020: £23,855) are restricted. There were no incoming or outgoing resources of a capital nature.

The total and free unrestricted reserves at the year end of 30 June 2021 stand at £207,028 (2020: £151,374). This includes £23,907 of designated funds (2020: £Nil).

Share Capital

The company is limited by guarantee and therefore has no share capital.

PBIC LTD

The report of the trustees for the year ended 30 June 2021

Statement of Directors' and Trustees' Responsibilities

Statement of Trustees' Responsibilities

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to
- prepare the financial statements on the going concern basis unless it is
- inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the Board of Trustees on 26th February 2022 and signed on its behalf by:



Nigel Rees
Director and Chair of Trustees

**Independent Examiner' Report to the Trustees of the
PBIC LTD**

Respective responsibilities of charity trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) 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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 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
- 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 matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail; or to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



R B Welch FCA MA
Chartered Accountant
P&W Social Accountants
10 Newent Road
Northfield
Birmingham
B31 2ED

26th February 2022

PBIC LTD
Statement of Financial Activities
incorporating an Income and Expenditure Account
Year Ending 30 June 2021

	Notes	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Income & Endowments					
Grants, Donations & Legacies		261,036	240,830	501,866	408,490
Total income		<u>261,036</u>	<u>240,830</u>	<u>501,866</u>	<u>408,490</u>
Expenditure					
Expenditure on charitable activities		205,382	212,794	418,176	307,111
Total expenditure		<u>205,382</u>	<u>212,794</u>	<u>418,176</u>	<u>307,111</u>
Net Income for the year		55,654	28,036	83,690	101,379
Transfers between funds	10	-	-	-	-
Net income after transfers		<u>55,654</u>	<u>28,036</u>	<u>83,690</u>	<u>101,379</u>
Net movement in funds		<u>55,654</u>	<u>28,036</u>	<u>83,690</u>	<u>101,379</u>
Reconciliation of funds:-					
Total funds brought forward		151,374	23,855	175,229	73,850
Total funds carried forward		<u>207,028</u>	<u>51,891</u>	<u>258,919</u>	<u>175,229</u>

PBIC LTD
Comparative Statement of Financial Activities
Incorporating an Income and Expenditure Account
Year Ending 30 June 2020

	Notes	Current year Unrestricted Funds 2020 £	Current year Restricted Funds 2020 £	Current year Total Funds 2020 £	Prior Year Total Funds 2019 £
Income & Endowments					
Grants, Donations & Legacies		141,331	267,159	408,490	325,396
Total income		<u>141,331</u>	<u>267,159</u>	<u>408,490</u>	<u>325,396</u>
Expenditure					
Expenditure on charitable activities		44,907	262,204	307,111	342,858
Total expenditure		<u>44,907</u>	<u>262,204</u>	<u>307,111</u>	<u>342,858</u>
Net Income for the year		96,424	4,955	101,379	(17,462)
Transfers between funds	10	(18,900)	18,900	-	-
Net income after transfers		<u>77,524</u>	<u>23,855</u>	<u>101,379</u>	<u>(17,462)</u>
Net movement in funds		<u>77,524</u>	<u>23,855</u>	<u>101,379</u>	<u>(17,462)</u>
Reconciliation of funds:-					
Total funds brought forward		73,850	-	73,850	91,312
Total funds carried forward		<u>151,374</u>	<u>23,855</u>	<u>175,229</u>	<u>73,850</u>

**Balance Sheet
as at 30 June 2021**

	Note	2021 £	2020 £
Tangible assets	6	-	-
Total fixed assets		-	-
Current assets			
Debtors	7	62,659	73,807
Cash at bank and in hand		206,544	106,314
Total current assets		269,203	180,121
Creditors:			
amounts due within one year	8	(10,284)	(4,892)
Net current assets		258,919	175,229
Total assets less current liabilities		258,919	175,229
Net assets		258,919	175,229
The funds of the charity :			
Unrestricted income funds			
Unrestricted accumulated funds	10	183,121	151,374
Designated funds	10	23,907	
Total unrestricted funds		207,028	151,374
Restricted Funds	10	51,891	23,855
Total charity funds		258,919	175,229

The directors are satisfied that the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 7.

The director(s) acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Signed



Nigel Rees

Director and Chair of Trustees

Approved by the Board of Trustees on 26th February 2022

PBIC LTD
Notes to the Accounts
For the year ended 30th June 2020

1 General Information

PBIC LTD (PBIC) is a charitable company registered and domiciled in England. Its principal activity is to operate as a charity established to support the integration of migrants within Bedfordshire, into the British society. Its registered office is 90 - 92 Bromham Road Bedford MK40 2QH.

2 Accounting policies

Basis of preparation of the accounts

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

PBIC 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,

Accounting convention

The financial statements are prepared, on a going concern basis, under the historical cost convention as modified by the revaluation of freehold land and buildings and fixed asset investments.

The charity is entirely dependent on continuing grant aid and as a consequence the going concern basis is also dependent on the continuing grant aid.

Incoming Resources

All income is recognised in the statement of financial activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Deferred income

In accordance with the SORP grants received in advance and specified by the donor as relating to specific accounting periods or alternatively which are subject to conditions which are still to be met, and which are outside the control of the charity or where it is uncertain whether the conditions can or will be met, are deferred on an accruals basis to the period to which they relate. Such deferrals are shown in the notes to the accounts and the sums involved are shown as creditors in the accounts.

Recognition of liabilities

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants awarded are included in the statement of financial activities when approved by the trustees and agreed with the recipient. The value of grants unpaid at the year end is accrued. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Fixed assets and depreciation

Depreciation has been provided at the following rates in order to write off the assets (less their estimated residual value) over their estimated useful economic lives.

Freehold land and buildings	2% straight line
Vehicles	25% straight line

Pension Costs

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the statement of financial activities in the period to which they relate.

2 Accounting policies (continued)

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Finance and operating leases

Rentals payable in respect of operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

Funds structure policy

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above.

Any other proposed transfer between funds would be considered on the particular circumstances.

Financial Instruments

The charity only has basic financial assets and liabilities of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and subsequently measured at their settlement value.

3 Deficit /Surplus for the Financial Year	2021	2020
	£	£
This is stated after charging :-		
Rentals under operating leases	13,000	8,835
Reporting Accountant fees	1,680	1,680
Fund Audit fees	-	-
4 Expenses paid to trustees or persons connected with trustees	2021	2020
	£	£
The aggregate amount of expenses paid to trustees was	56	96
<i>The nature of the expenses was Travel & Subsistence, payment was made to 1 trustee (2020: 1 trustee).</i>		
5 Staff Costs and Emoluments	2021	2020
	£	£
Gross Salaries	322,576	243,797
Pension Costs	3,072	1,528
	<u>325,648</u>	<u>245,325</u>
Numbers of full time employees or full time equivalents	2021	2020
Engaged on charitable activities	12	9
	<u>12</u>	<u>9</u>
There were no employees with emoluments in excess of £60,000 per annum		

PBIC LTD
Notes to the Accounts
For the year ended 30th June 2020

6 Tangible fixed assets

	Equipment £
Asset cost, valuation or revalued amount At 1 July 2020 and 30 June 2021	<u>5,692</u>
Accumulated depreciation and impairment provisions At 1 July 2020 and 30 June 2021	<u>5,692</u>
Net book value At 1 July 2020 and 30 June 2021	<u>-</u>

7 Debtors	2021 £	2020 £
Trade debtors	9,601	18,705
Accrued income	31,721	54,018
Other debtors	21,337	1,084
	<u>62,659</u>	<u>73,807</u>

8 Creditors: amounts falling due within one year	2021 £	2020 £
Trade creditors	3,596	94
Accrued expenses	1,680	1,680
Accrued wages	2	2
PAYE and NI	4,946	2,707
Pension Contributions	-	274
Funds held for third parties	60	135
	<u>10,284</u>	<u>4,892</u>

9 Operating Leases	2021 £	2020 £
The future minimum lease payments for operating leases which expire:		
within one to five years	67,000	65,000
over five years	-	15,000
	<u>67,000</u>	<u>80,000</u>

The operating lease relates to rental for premises.

PBIC LTD
Notes to the Accounts
For the year ended 30th June 2020
10 Particulars of Individual Funds and analysis of assets and liabilities representing funds

At 30 June 2021	Unrestricted funds £	Restricted funds £	Total Funds £
Current Assets	217,312	51,891	269,203
Current Liabilities	(10,284)	-	(10,284)
	<u>207,028</u>	<u>51,891</u>	<u>258,919</u>

At 1 July 2020	Unrestricted funds £	Restricted funds £	Total Funds £
Current Assets	156,266	23,855	180,121
Current Liabilities	(4,892)	-	(4,892)
	<u>151,374</u>	<u>23,855</u>	<u>175,229</u>

The individual funds included above are :-

	Funds at 2020 £	Movements in Funds as below £	Transfers Between funds £	Funds at 2021 £
Big Lottery Community Fund	23,855	26,892	-	50,747
Settlement Scheme Grant Fund	-	-	-	-
The Harpur Trust Fund	-	1,144	-	1,144
Garfield Weston	-	-	-	-
ESF-BBO	-	-	-	-
Unrestricted Designated Fund	-	-	23,907	23,907
Unrestricted Fund	<u>151,374</u>	<u>55,654</u>	<u>(23,907)</u>	<u>183,121</u>
	<u>175,229</u>	<u>83,690</u>	<u>-</u>	<u>258,919</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Accrued Income £	Movement in funds £
Big Lottery Community Fund	129,673	(102,781)	-	26,892
Settlement Scheme Grant Fund	48,072	(48,072)	-	-
The Harpur Trust Fund	12,968	(12,968)	-	-
Garfield Weston	15,000	(13,856)	-	1,144
ESF-BBO	35,117	(35,117)	-	-
Unrestricted Fund	<u>261,036</u>	<u>(205,382)</u>	<u>-</u>	<u>55,654</u>
	<u>501,866</u>	<u>(418,176)</u>	<u>-</u>	<u>83,690</u>

PBIC LTD
Notes to the Accounts
For the year ended 30th June 2020

10 Particulars of Individual Funds and analysis of assets and liabilities representing funds
(continued)

Comparative Year	Funds at 2019	Movements in Funds as below	Transfers Between funds	Funds at 2020
	£	£	£	£
Big Lottery Fund	-	(5,729)	5,729	-
Big Lottery Community Fund	-	23,855	-	23,855
Heritage Lottery Fund	-	-	-	-
Settlement Scheme Grant Fund	-	(10,142)	10,142	-
The Harpur Trust Fund	-	(3,029)	3,029	-
Bedford BC Homeless Support	-	-	-	-
Active Integration Project	-	-	-	-
ESF-BBO	-	-	-	-
ESF-M	-	-	-	-
Unrestricted Fund	73,850	96,424	(18,900)	151,374
	<u>73,850</u>	<u>101,379</u>	<u>-</u>	<u>175,229</u>

Analysis of movements in funds as shown in the table above

	Incoming Resources £	Outgoing Resources £	Deferred Income £	Movement in funds £
Big Lottery Fund	43,600	(49,329)	-	(5,729)
Big Lottery Community Fund	64,978	(41,123)	-	23,855
Heritage Lottery Fund	5,000	(5,000)	-	-
Settlement Scheme Grant Fund	31,961	(42,103)	-	(10,142)
The Harpur Trust Fund	26,544	(29,573)	-	(3,029)
Bedford BC Homeless Support	1,971	(1,971)	-	-
Active Integration Project	34,190	(34,190)	-	-
ESF-BBO	38,439	(38,439)	-	-
ESF-M	20,476	(20,476)	-	-
Unrestricted Fund	<u>267,159</u>	<u>(262,204)</u>	<u>-</u>	<u>4,955</u>

Big Lottery Fund

was a funding stream under which PBIC was awarded a grant for Migrant Integration Project which ended on 8th March 2020.

Heritage Lottery Fund

Young Roots Lottery Heritage Fund have funded a project working with young people aged 11 -25 years to produce a series of documentaries about immigrants who came to Bedfordshire during or as a result of World War II. The project ended on the 100th anniversary of Poland's independence with a screening event in The Higgin's Bedford, where our films were displayed and archived for future generations.

Settlement Scheme Grant Fund

This is a Home Office grant for our project supporting vulnerable migrants with securing European Union Settled Status.

The Harpur Trust Fund

The Harpur Trust funding was used to fund our "Help When You Need It Most" project to deal with client problems that increased due to the Covid pandemic.

Garfield Weston

This is matched funding for the lottery community fund for staff costs.

Bedford Borough Council (BC) Homeless Support

A Ministry of Communities, Housing and Local Government fund managed by Bedford Borough Council with PBIC delivering a part of supporting homeless migrants in achieving European Union Settled Status.

Active Integration Project

This Active Integration Project ESF project was designed to use volunteering interlaced with learning, and career advice to encourage active participation, positive relations and recognition of migrants' worth in terms of contribution to the wider British Society. This project ended at the end of March 2020.

ESF-BBO

Under the Building Better Opportunities Support In to Employment Programme funded through Big Lottery Community Fund and ESF, managed by Luton Borough Council, we support unemployed and inactive individuals on their path to gain employment. This project is due to end in June 2021.

ESF-M

The Migrant Engagement ESF project aims to engage with the unemployed, focusing on the hard to reach BME communities, raising their employability skills and contribution to the labour market. It ended on 30th August 2019.

Designated Fund

This unrestricted fund is set aside for the charity to meet its employment liabilities in the next financial year

11 Share Capital

The charity is incorporated under the Companies Acts and is limited by guarantee, each member having undertaken to contribute such amounts not exceeding one pound as may be required in the event of the company being wound up whilst he or she is still a member or within one year thereafter.

Polish British Integration Centre Limited
Schedule to the Statement of Financial Activities
for the Year to 30th June 2021

Status of this schedule to the Statement of Financial Activities

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Prior Period Total Funds 2020 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature				
Bedford Borough Council	81,880	-	81,880	600
Bedford Borough Council Homeless Support	-	-	-	1,971
Department of Work & Pensions / ESF	26,083	-	26,083	54,666
Futures Advice	95,459	-	95,459	127,503
Home Office	-	48,072	48,072	31,961
Luton Borough Council	-	35,117	35,117	38,439
Total	203,422	83,189	286,611	255,140
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies				
Big Lottery Fund Grant	-	-	-	43,600
Big Lottery Community Fund Grant	-	129,673	129,673	64,978
Heritage Lottery Fund Grant	-	-	-	5,000
The Harpur Trust	-	12,968	12,968	26,544
Garfield Weston	-	15,000	15,000	-
Donations	742	-	742	410
Other Funded Projects	20,381	-	20,381	7,162
Other Income	36,491	-	36,491	5,656
Total	57,614	157,641	215,255	153,350
Total Grants, Legacies & Donations Received	261,036	240,830	501,866	408,490
Total Voluntary Income	261,036	240,830	501,866	408,490
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	169,674	155,974	325,648	245,325
Volunteers' Costs	100	-	100	658
	169,774	155,974	325,748	245,983
Indirect employee costs				
Training and welfare	75	726	801	956
Restructuring costs	-	-	-	(119)
Travel and subsistence	859	1,707	2,566	4,843
	934	2,433	3,367	5,680
Premises Costs				
Rent payable	5,417	7,583	13,000	8,835
Insurance	610	1,462	2,072	1,841
Office refurbishment / Room hire	448	27,815	28,263	6,203
	6,475	36,860	43,335	16,879

General administrative expenses:

Telephone and fax
 Software and IT Costs
 General Office Running Costs
 Social Events
 Advertising and PR
 Bank charges
 Subscriptions
 Sundry expenses

Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
631	1,321	1,952	3,061
6,846	4,114	10,960	4,003
5,132	4,581	9,713	3,269
724	-	724	551
1,409	4,275	5,684	1,905
200	81	281	253
382	1,561	1,943	16
2,073	230	2,303	1,721
17,397	16,163	33,560	14,779

Professional fees in support of charitable activities

Professional Fees - Administration
 Professional Fees - Other

28	35	63	4,673
8,306	705	9,011	7,623
8,334	740	9,074	12,296

Other support costs

Expensed Equipment
 Tutors

1,098	44	1,142	8,005
-	180	180	1,700
1,098	224	1,322	9,705

Governance costs

Trustees' expenses
 Reporting Accountant's Fees
 General Governance Costs
 Fund Audit Fees

Total governance costs

56	-	56	96
1,280	400	1,680	1,680
34	-	34	13
-	-	-	-
1,370	400	1,770	1,789

Total Support costs

205,382	212,794	418,176	307,111
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Total Expended on Charitable Activities

205,382	212,794	418,176	307,111
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Polish British Integration Centre Limited
Schedule to the Statement of Financial Activities
Comparative for the Year to 30th June 2020

Status of this schedule to the Statement of Financial Activities

This schedule is an intrinsic part of the accounts required to comply with the 2008 Revision of the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commissioners for England & Wales, revised June 2008. However, it is not a part of the statutory accounts required under the provisions of the Companies Act 2006 in relation to incorporated charities.

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £	Prior Period Total Funds 2019 £
Incoming Resources from generated funds				
Voluntary Income				
Government and public bodies				
Incoming resources of a revenue nature	600	-	600	600
Bedford Borough Council	-	1,971	1,971	-
Bedford Borough Council Homeless Support	-	54,666	54,666	82,257
Department of Work & Pensions / ESF	127,503	-	127,503	54,666
Futures Advice	-	31,961	31,961	127,503
Home Office	-	38,439	38,439	31,961
Luton Borough Council	-	-	-	-
Total	128,103	127,037	255,140	296,987
Non government and non public bodies				
Incoming resources of a revenue nature - grants, donations and legacies	-	43,600	43,600	-
Big Lottery Fund Grant	-	64,978	64,978	-
Big Lottery Community Fund Grant	-	5,000	5,000	64,978
Heritage Lottery Fund Grant	-	26,544	26,544	-
The Harpur Trust	410	-	410	5,000
Donations	7,162	-	7,162	26,544
Other Funded Projects	5,656	-	5,656	410
Other Income	-	-	-	7,162
Services Provided	-	-	-	-
Total	13,228	140,122	153,350	104,094
Total Grants, Legacies & Donations Received	141,331	267,159	408,490	401,081
Total Voluntary Income	141,331	267,159	408,490	401,081
Support costs of charitable activities				
Direct support costs				
Gross wages and salaries - charitable activities	19,896	225,429	245,325	-
Volunteers' Costs	26	632	658	-
Expenses Beneficiaries	-	-	-	245,325
Indirect employee costs				
Temporary staff and recruitment	-	956	956	-
Training and welfare	(119)	-	(119)	-
Restructuring costs	963	3,880	4,843	956
Travel and subsistence	844	4,836	5,680	956
Premises Costs				
Rent payable	3,000	5,835	8,835	5,680
Insurance	1	1,840	1,841	-
Room Hire/ Office Refurbishment	808	5,395	6,203	8,835

General administrative expenses:

Telephone and fax
 Software and IT Costs
 General Office Running Costs
 Social Events
 Advertising and PR
 Bank charges
 Motor expenses
 Sundry expenses

	3,809	13,070	16,879	14,515
	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £	Prior Period Total Funds 2019 £
	901	2,160	3,061	£
Telephone and fax	2,686	1,317	4,003	-
Software and IT Costs	2,378	891	3,269	3,061
General Office Running Costs	19	532	551	4,003
Social Events	-	1,905	1,905	3,269
Advertising and PR	-	253	253	551
Bank charges				1,905
Motor expenses	387	1,350	1,737	253
Sundry expenses	6,371	8,408	14,779	13,042

Professional fees in support of charitable activities

Professional Fees - Administration
 Professional Fees - Other

	124	4,549	4,673	-
Professional Fees - Administration	5,026	2,597	7,623	-
Professional Fees - Other	5,150	7,146	12,296	-

Other support costs

Depreciation of assets used for charitable purposes
 Loss / (Profit) on disposal of assets
 Expensed Equipment
 Tutors

	-	-	-	12,296
Depreciation of assets used for charitable purposes	-	-	-	-
Loss / (Profit) on disposal of assets	7,822	183	8,005	-
Expensed Equipment	-	1,700	1,700	-
Tutors	7,822	1,883	9,705	12,296

Governance costs

Trustees' expenses
 Reporting Accountant's Fees
 General Governance Costs
 Fund Audit Fees

	96	-	96	-
Trustees' expenses	880	800	1,680	-
Reporting Accountant's Fees	13	-	13	96
General Governance Costs	-	-	-	1,680
Fund Audit Fees	989	800	1,789	1,776

Total governance costs**Total Support costs****Total Expended on Charitable Activities**

	44,907	262,204	307,111	287,910
Total governance costs				
Total Support costs				
Total Expended on Charitable Activities	44,907	262,204	307,111	287,910