JUST CARING MIDLANDS

England & Wales · Charity number 1177650

Details

Other names	JUST CARING
Status	Registered
Legal form	CIO
Registered	2018-03-22
Register	View on the Charity Commission register

Contact

Address	PO Box 16206 Kings Heath Birmingham B13 3LQ
Phone	07986631887
Email	phil.bell@justcaring.org.uk
Website	www.justcaring.org.uk

Activities

Objects: IN ACCORDANCE WITH CHRISTIAN PRINCIPLES, THE OBJECTS OF THE CIO ARE TO PROMOTE SOCIAL INCLUSION FOR THE PUBLIC BENEFIT BY PREVENTING PEOPLE FROM BECOMING SOCIALLY EXCLUDED, RELIEVING THE NEEDS OF THOSE PEOPLE WHO ARE SOCIALLY EXCLUDED AND ASSISTING THEM TO INTEGRATE INTO SOCIETY BY SUCH CHARITABLE MEANS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT.FOR THE PURPOSE OF THIS CLAUSE, 'SOCIALLY EXCLUDED' MEANS BEING EXCLUDED FROM SOCIETY, OR PARTS OF SOCIETY, AS A RESULT OF ONE OR MORE OF THE FOLLOWING FACTORS:ILL HEALTH (PHYSICAL OR MENTAL); DISABILITY; INTELLECTUAL OR LEARNING DIFFICULTY; POOR EDUCATIONAL OR SKILLS ATTAINMENT; FINANCIAL HARDSHIP; LOSS OF SOCIAL SUPPORT NETWORKS; UNEMPLOYMENT AND CRIME (EITHER AS A VICTIM OF CRIME OR AS AN OFFENDER REHABILITATING INTO SOCIETY).

Activities: The charity seeks to help and support vulnerable young adults in the Birmingham area by reaching out to those who fall through the gaps in the official government services. The charity provides one to one mentoring and a range of group activities, befriending and offering practical advice and support for as long is needed.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£81,657	£81,977	-	-
2024-09-30	£67,919	£73,944	-	-
2023-09-30	£78,436	£67,904	-	-
2022-09-30	£76,926	£63,112	-	-
2021-09-30	£131,618	£58,805	-	-
2020-09-30	£77,186	£59,967	-	-

Trustees

Name	Role	Appointed
Dr GRAEME CAMPBELL FLEMING	Chair	2018-03-22
ANNE MARGARET STERRY		2018-03-22
DEBORAH FRANCES MOUNTFORD		2018-03-22
JOHN WILLIAM MOUNTFORD		2018-03-22
Neil John Parker		2020-06-02
Philip Bell		2024-09-16
ROBERT MALCOLM BARKER		2021-03-09

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JUST CARING MIDLANDS

England & Wales - Charity number 1177650

Accounts

Just Caring Midlands

Registered Charity Number: 1177650

Annual Report & Financial Statements

For the year ended 30th September 2025

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Report of the Trustees for the year ended 30th September 2025

The Trustees are pleased to present their report and financial statements for the year ended 30 September 2025 and confirm that they comply with the requirements of the Charities Acts 2011 and 2022 and the Charities SORP (FRS102).

Reference and Administrative Information

Charity Name	Just Caring Midlands
Registered Charity Number	1177650
Principal Address	Just Caring Midlands PO Box 16206 Birmingham B13 3LQ

Trustees

Trustees who served during the year and up to the date of this report were

Robert Barker
Philip Bell
Graeme Fleming
Debbie Mountford
John Mountford
Neil Parker
Anne Sterry

Officers of the Charity

Director	Peter Mountford

Independent Examiner

Gareth Iley ACA
126 Northfield Road
Kings Norton
Birmingham
B30 1DX

Bankers

HSBC 96 High Street Kings Heath Birmingham B14 7LD	The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE

Structure, Governance and Management

Just Caring Midlands is constituted as a Charitable Incorporated Organisation and entered on the Register of Charities on 22 March 2018 and commenced operations on 1 October 2018.

The trustees meet regularly to review the work of the Charity and provide strategic direction.

The day-to-day management of the Charity's operations has been delegated by the Trustees to the Director and staff team who provide regular reports to the Trustees.

At the end of the financial year the Charity employed one full time and three part-time staff members each of whom received emoluments and reimbursement of expenses. The Trustees determine the terms and conditions, remuneration and the policy for reimbursement of expenses for all employees.

The training and general induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of this process to staff members.

New Trustees are provided with copies of the Charity's governing documents together with key policies and procedures, Charity Commission publications and the Charity's risk assessment document.

On 1 October 2018, the assets from the Unincorporated Charitable Trust, Just Caring Midlands, Charity Number 1145933 were transferred to Just Caring Midlands, Charity Number 1177650.

Risk Management

The Trustees continue to oversee the Charity's organisational structure and regularly review the strategic and operational risks to ensure that systems have been established to manage and mitigate any areas identified as being higher risk. The Charity's finances are kept under regular review with reports sent to the Trustees every other month.

Further risk management includes appropriate insurance policies being in place and Disclosure & Barring Service checks being undertaken on all staff and volunteers who work with vulnerable adults within the Charity.

Objectives

The objectives of the Charity "are to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society by such charitable means and in such parts of the United Kingdom or the world as the Charity Trustees may from time to time think fit." People may be socially excluded from society, or parts of society, as a result of one or more of the following factors: ill health (physical or mental); disability; intellectual or learning difficulty; poor educational or skills attainment; financial hardship; loss of social support networks; unemployment and crime.

Activities and achievements

During the past year, the Charity provided regular ongoing support to fifteen vulnerable adults, who have various levels of need. There were increased pressures on both national and local government funding for support services for vulnerable young adults. The Charity seeks to fill this gap by offering support to as many people as we are able, for as long as it is needed.

This support includes befriending and mentoring them on a one-to-one basis, as well as providing various therapeutic group activities including a gardening project, craft sessions, seasonal events, and a weekly drop-in. This year saw an increase in the number of weekly group activity sessions and included the launch of an eBay project. Group activities provide important opportunities for beneficiaries as they experience social interaction with others, learn life skills, grow in confidence, and take responsibility. These group activities take place both in-person and online in order to make them accessible to all the beneficiaries. The continuing cost-of-living crisis and changes to benefits entitlements proved to be very stressful to the beneficiaries, who continue to have only limited access to other regular sources of support, such as mental health services. The Charity provides the regular contact and practical support to help them through these difficult times.

A number of volunteers assist on a regular basis, helping run the regular activities for beneficiaries and providing administrative support.

In order to better deliver support to the beneficiaries and provide opportunity to increase the number that the Charity supports, plans had been drawn up for the construction of a hub building at the current gardening project site. Architects had drawn up designs for the building and formal planning permission was granted by Birmingham City Council. However, delays and uncertainties about the lease arrangements, together with limited access to the site led to the Trustees" decision to look elsewhere for a site that will provide a central location for all of the charity activities and be a safe setting for the beneficiaries, building a sense of community where they will feel welcome and valued.

Financial review

The Financial Statements have been prepared on an accruals basis.

An annual budget-setting process, together with regular financial reports enables the Trustees to actively monitor and manage Charity reserves.

The continued above inflation increases in the National Living Wage put additional pressure on the finances given that staff costs account for 85% of total expenditure.

General Fund: In addition to the regular and one-off donations received from individuals and supporting churches, £5,883 was reclaimed through Gift Aid. At the year-end, the General Fund recorded a deficit £3,168 and the fund totalled £33,141.

Building Fund: Income totalling £2,848 was received into the fund during the year. These monies are restricted and designated for the proposed hub building. Due to delays in securing a suitable site, fundraising activities were scaled down. At the year end the fund totalled £115,722.

Principal Funding Sources

The Charity makes no charge to its beneficiaries, and its core income is derived from regular and ad-hoc donations received from individuals and several churches. In addition, monies are occasionally received during the year from charitable trusts, together with some donations resulting from fundraising activities. Where appropriate, tax is reclaimed under the HMRC Gift Aid scheme.

Restricted funds

Restricted funds are accounted for separately and are ring-fenced from other funds. Restricted funds are only accepted for projects or activities approved by the Trustees. As noted below, the Trustees do not have specific reserves policies for the Charity's restricted funds.

Investment policy & objectives

The Charity has no long-term investments. All cash reserves are held either in the Current Account at HSBC or the Ethical Notice Account at The Charity Bank. Monies are protected under the Financial Services Compensation Scheme.

Fund review

The finances of each fund, for the financial year, are summarised as follows:

General Fund
The General Fund is used for the day-to-day running of the Charity and its activities.

Building Fund
The fund is used to finance the purchase/development of a suitable site to include the construction of a hub building, or the purchase/refurbishment of an existing building, to serve as the focal point of the Charity's activities.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 19th January 2026 and signed on their behalf by:

Graeme Fleming
Trustee

Phil Bell
Trustee

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Just Caring Midlands		
On accounts for the year ended	30/09/2025	**Charity no (if any)**	1177650
Set out on pages	1 to 17		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30/09/2025**.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	29 MAY 26
Name:	Gareth Iley		
Relevant professional qualification(s) or body (if any):			
Address:	126 Northfield Road Birmingham B30 1DX		

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	

Just Caring Midlands

Statement of Financial Activities for the year ended 30 Sept 2025

		30 Sept 2025				30 Sept 2024
		General Fund		Building Fund	Total Funds	Total Funds
	Note	Unrestricted	Designated	Restricted		
Incoming Resources	2					
Donations - individuals & churches		51361		0	51361	55179
Grant Income		0	3500	0	3500	0
Gift Aid tax reclaimed		5883		0	5883	6276
Other charitable activities		12274		2848	15122	6465
Other Income		5791			5791	0
Total		**£75 309**	**£3 500**	**£2 848**	**£81 657**	**£67 919**
Resources Expended	3					
Staffing		66153	3500		69653	58055
Administration		2744		0	2744	2149
Travel		2588			2588	1824
Support of beneficiaries		2972	2009		4981	3067
Insurance & professional fees		674		0	674	7304
Expenditure on raising funds		1336		0	1336	1545
Total		**£76 468**	**£5 509**	**£ 0**	**£81 977**	**£73 944**
Net income/(expenditure)		**(£1 159)**	**(£2 009)**	**£2 848**	**(£ 319)**	**(£6 025)**
Transfers between funds		0	0	0	0	0
Net movement in funds		**(£1 159)**	**(£2 009)**	**£2 848**	**(£ 319)**	**(£6 025)**
Reconciliation of Funds						
Total Funds brought forward		33436	2873	112873	149182	155207
Total Funds carried forward		**£32 277**	**£ 864**	**£115 722**	**£148 862**	**£149 182**

Spreadsheet values are stored to the nearest penny but displayed in pounds, hence totals may appear to show slight discrepancies.
All income and expenditure relates to continuing activities.

Where applicable, the Statement of Financial Activities includes all gains and losses during the year.

The attached notes form part of these financial statements.

Balance Sheet for the year ended 30 Sept 2025

	Note	30 Sept 2025 General Fund Unrestricted	General Fund Designated	Building Fund Restricted	Total Funds	30 Sept 2024 Total Funds
Fixed Assets						
Tangible fixed assets	7	0	0	0	0	0
Current Assets						
Debtors & Prepayments	8	2361	0	0	2361	2188
Cash at bank and in hand	9	30039	864	115598	146501	148016
Total current assets		**£32 401**	**£ 864**	**£115 598**	**£148 862**	**£150 205**
Liabilities						
Creditors falling due within one year	10	-124	0	124	0	-1023
Net current assets		**£32 277**	**£ 864**	**£115 722**	**£148 862**	**£149 182**
Creditors falling due after one year	11	0	0	0	0	0
Net assets		**£32 277**	**£ 864**	**£115 722**	**£148 862**	**£149 182**
Funds						
General Fund - unrestricted	12				32277	33436
General Fund - designated	12				864	2873
Building Fund - restricted	12				115722	112873
Total Funds					**£148 862**	**£149 182**

The attached notes form part of these financial statements.

Approved by the Trustees on 11/6/26 and signed on their behalf by

Graeme Fleming
Trustee

Phil Bell
Trustee

1. Accounting Policies

(a) Basis of preparation

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK (FRS102 SORP 2015. and with the Charities Act 2011). The Charity constitutes a public benefit entity as defined in FRS102.

The accounts present a true and fair view of the standard list accounting policies adopted.

Just Caring Midlands was entered on the Register of Charities on 22 March 2018 as a Charitable Incorporated Organisation, but did not commence operations until 1 October 2018.

(b) Funds structure

Unrestricted funds

Unrestricted funds comprise those funds which can be used by the Trustees for any purpose in furtherance of the charitable objectives. From time to time the Trustees may designate funds for a specific purpose.

Restricted funds

Restricted funds represent donations or grants received for a specific purpose and can only be expended on the purpose for which they were given, unless any change is properly authorised by the donor.

(c) Incoming resources

All incoming resources are recognised once the Charity has full legal entitlement, and it is certain the resources will be received and their monetary value can be measured with sufficient reliability.

Voluntary income

Voluntary income is received by way of gifts and donations and is included in full on the Statement of Financial Activities when received. Income tax recoverable on Gift Aid donations is recognised when the income is received and is accounted for on an accruals basis.

Interest received

Interest received is accounted for on an accruals basis.

Other income

Other income is recognised when receivable.

(d) Resources expended
All expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the Charity to the expenditure. It is accounted for when it is incurred and is inclusive of any VAT which cannot be recovered.

All costs incurred by the Charity in the delivery of its activities are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

(e) Governance costs
Governance costs include those costs associated with meeting the constiutional and statutory requirements of the Charity and include its independent examination and costs linked to the strategic management of the Charity.

(f) Tangible fixed assets and depreciation
All tangible fixed assets are used by the Charity in fulfilling its charitable objectives. Tangible fixed assets are capitalised at historic cost and are stated at cost less accumulated depreciation which is accounted for on a straight line basis over the asset's estimated useful life. The annual depreciation rates applied are as follows:

Fixtures, fittings and equipment items costing less than £500 are not capitalised, unless part of a group purchase exceeding £500, but are written off to revenue as the expenditure is incurred.

(g) Pensions
Eligible employees of the Charity are auto-enrolled into the workplace pension scheme operated by B&CE Holdings Ltd and the Charity makes an employer contribution equal to 8% of their basic gross salary into the scheme. For employees who opt out of the workplace pension scheme, the charity makes an employer's contribution of 8% of the their basic gross salary to their personal pension scheme.

2. Income	**Year Ended 30 Sept 2025**	**Year Ended 30 Sept 2024**
Unrestricted		
Donations - regular Gift Aided	21951	18351
Donations - regular non Gift Aided	11518	8738
Donations - one-off Gift Aided	1460	3073
Donations - one-off non Gift Aided	3701	12238
Donations - churches one-off	1888	3670
Donations - churches regular	10844	8109
Donations - other events	305	395

Donations - sponsored events	3830	0
Donations - eBay Project	5748	0
Gift Aid tax reclaimed	5883	6026
Other income	2391	2134
Grant Income	0	0
SMP Recovered	5341	0
NIC Compensation	450	0
Designated		
Grant Income	3500	0
Restricted		
Donations - one-off Gift Aided	0	500
Donations - one-off non Gift Aided	0	500
Gift Aid tax reclaimed	0	250
Bank interest	2848	2878
Other income	0	1058
Grant Income	0	0
Total	**£81 657**	**£67 919**

3. Expenditure	**Year Ended 30 Sept 2025**	**Year Ended 30 Sept 2024**
Unrestricted		
Staffing	66153	57842
Administration		
Bank charges	77	91
Licences	30	60
Newsletters, supporter	167	0
Other expenses	0	300
Postage	16	138
Recruitment	345	210
Service agreements	473	415
Stationery, printing & photocopying	0	47
Subscriptions	422	398
Telephone & internet	752	566
Training	463	0
Travel	2588	1824
Support of beneficiaries		
Christmas (Meal & Presents)	375	0
Craft workshop - supplies	320	35
Gardening project - catering	1313	1075
Gardening project - supplies	24	885
Group activities - catering	101	32
Individual support - other	839	1034
Other events	0	7
Insurance & professional fees	674	669
Expenditure on raising funds		

Advertising, marketing & fund raising	1336	973
Designated		
Staffing	3500	213
Support of beneficiaries		
Gardening project - supplies	2009	0
Restricted		
Administration		
Bank charges	0	48
Other expenses	0	-124
Insurance & professional fees	0	6635
Expenditure on raising funds		
Advertising, marketing & fund raising	0	572
Total	**£81 977**	**£73 944**

4. Governance costs	**Year Ended 30 Sept 2025**	**Year Ended 30 Sept 2024**
Insurance	639	634
Professional Fees	35	35
Total	**£ 674**	**£ 669**

5. Related party transactions

No Trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

6. Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen within the Charity.

7. Fixed Assets

	Land & Buildings	**Fixtures, Fittings & Equipment**	**Total**
Cost			
Balance at 30 Sept 2024	0	602	602
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2025	0	602	602
Accumulated depreciation			
Balance at 30 Sept 2024	0	602	602
Charge in the year	0	0	0

Disposals	0	0	0
Balance at 30 Sept 2025	0	602	602
Net book value at 30 Sept 2025	**£ 0**	**£ 0**	**£ 0**

All fixed assets are held for charitable purposes.

8. Debtors & Prepayments	**Year Ended 30 Sept 2025**	**Year Ended 30 Sept 2024**
Accounts Receivable	0	0
Donations - one-off Gift Aided	0	35
Donations - one-off non Gift Aided	0	300
Gift Aid tax due	0	0
Gift Aid tax reclaimed	560	1853
HMRC Account	1801	0
Inter-bank clearing	0	0
Other accrued income	0	0
Total	**£2 361**	**£2 188**

9. Bank Balances	**Year Ended 30 Sept 2025**	**Year Ended 30 Sept 2024**
HSBC current account	54588	58952
The Charity Bank 100 Day Ethical	91913	89064
Total	**£146 501**	**£148 016**

10. Creditors - amounts falling due within one year	**Year Ended 30 Sept 2025**	**Year Ended 30 Sept 2024**
Accounts Payable	0	0
Director gross salary	0	451
Gardening project - catering	0	115
Individual support - other	0	74
Pension	0	0
Support Services Coord gross salary	0	85
Support Worker gross salary	0	39
Telephone & internet	0	48
Travel	0	211
Total	**£ 0**	**£1 023**

11. Creditors - amounts falling due after one year	**Year Ended 30 Sept 2025**	**Year Ended 30 Sept 2024**
	0	0

12. Movement of Funds

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
Unrestricted					
General Fund	33436	75309	76468	0	32277
Restricted					
General Fund - designated	2873	3500	5509	0	864
Building Fund - restricted	112873	2848	0	0	115722
Total Funds	**£149 182**	**£81 657**	**£81 977**	**£ 0**	**£148 862**

Unrestricted funds

The General Fund comprises unrestricted funds which are available for use in the general operation of the Charity and its activities.

Restricted & Designated funds

(a) Building Fund

The Building Fund was established to finance the development of the gardening project site to include the construction of a new hub building.

(b) General Fund

The designated funds represent monies yet to be spent from grants designated for the gardening or other projects.

13. Staff numbers and emoluments	Year Ended 30 Sept 2025	Year Ended 30 Sept 2024
Number of staff	4	4
Employee pension contributions	4845	4137
Salaries	59389	53917
Employer NIC costs	0	0
Total	**£64 234**	**£58 055**

Employer National Insurance costs are offset by the HMRC Employment Allowance.

At 30 September 2025, the charity employed one full time Director, one part-time support worker/administrator one part time Support Worker and one part-time Treasurer.

No employee was paid at a rate in excess of £60,000 per annum.

14. Trustees' emoluments and reimbursed expenses

The Charity's governing documents permit the reasonable remuneration of Trustees and also provide for the payment to Trustees of reasonable and proper out of pocket expenses incurred in carrying out their duties.

15. Trustees' donations	Year Ended 30 Sept 2025	Year Ended 30 Sept 2024
	8873	6340

Aggregate donations received from Trustees and related parties during the year are shown above.

16. Capital commitments

At the year end, there was no capital expenditure which had been contracted but not provided for in the financial statements.

17. Contingent liabilities

None

JUST CARING MIDLANDS

England & Wales - Charity number 1177650

Accounts

Just Caring Midlands

Registered Charity Number: 1177650

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Charity Name	Just Caring Midlands
Registered Charity Number	1177650
Principal Address	Just Caring Midlands PO Box 16206 Birmingham B13 3LQ

Trustees

Trustees who served during the year and up to the date of this report were

Robert Barker
Philip Bell (appointed 16 September 2024)
Graeme Fleming
Debbie Mountford
John Mountford
Neil Parker
Anne Sterry

Officers of the Charity

Director	Peter Mountford

Independent Examiner

Gareth Iley ACA
126 Northfield Road
Kings Norton
Birmingham
B30 1DX

Bankers

HSBC 96 High Street Kings Heath Birmingham B14 7LD	The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE

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Activities and achievements

During the past year, the Charity provided regular ongoing support to sixteen vulnerable adults, who have various levels of need. There were increased pressures on both national and local government funding for support services for vulnerable young adults. The Charity seeks to fill this gap by offering support to as many people as we are able, for as long as it is needed.

This support includes befriending and mentoring them on a one-to-one basis, as well as providing various therapeutic group activities including a gardening project, craft sessions, seasonal events, and a weekly drop-in. Group activities provide important opportunities for beneficiaries as they experience social interaction with others, learn life skills, grow in confidence, and take responsibility. These group activities take place both in-person and online in order to make them accessible to all the beneficiaries. The continuing cost-of-living crisis proved to be very stressful to the beneficiaries, who continue to have only limited access to other regular sources of support, such as mental health services. The Charity provides the regular contact and practical support to help them through these difficult times.

A number of volunteers assist on a regular basis, helping run the regular activities for beneficiaries and providing administrative support.

In order to better deliver support to the beneficiaries and provide opportunity to increase the number that the Charity supports, plans had been drawn up for the construction of a hub building at the current gardening project site which is owned by Bournville Village Trust. Architects had drawn up designs for the building and formal planning permission was granted by Birmingham City Council. However negotiations on a long term lease did not progress and the Trustees subsequently decided to look elsewhere for a site that will provide a central location for all of the charity activities and be a safe setting for the beneficiaries, building a sense of community where they will feel welcome and valued. .

Financial review

The Financial Statements have been prepared on an accruals basis.

An annual budget-setting process, together with regular financial reports enables the Trustees to actively monitor and manage Charity reserves.

General Fund: In addition to the regular and one-off donations received from individuals and supporting churches, £6,026 was reclaimed through Gift Aid. At the year-end, the General Fund recorded a deficit £4,080 and the fund totalled £36,309.

Building Fund: Donations totalling £1,000 were received from individuals, £250 was reclaimed through Gift Aid, in addition to bank interest of £2,878 and £1,058 in other income. These monies are restricted and designated for the proposed hub building. Due to delays in securing a suitable site, fundraising activities were scaled down. The architect's costs for the producing the proposed Hub building at the current gardening project site were released from Debtors into the Income and Expense account.. At the year end the fund totalled £112,873.

Principal Funding Sources

The Charity makes no charge to its beneficiaries, and its core income is derived from regular and ad-hoc donations received from individuals and several churches. In addition, monies are occasionally received during the year from charitable trusts, together with some donations resulting from fundraising activities. Where appropriate, tax is reclaimed under the HMRC Gift Aid scheme.

Restricted funds

Restricted funds are accounted for separately and are ring-fenced from other funds. Restricted funds are only accepted for projects or activities approved by the Trustees. As noted below, the Trustees do not have specific reserves policies for the Charity's restricted funds.

Investment policy & objectives

The Charity has no long-term investments. All cash reserves are held either in the Current Account at HSBC or the Ethical Notice Account at The Charity Bank. Monies are protected under the Financial Services Compensation Scheme.

Fund review

The finances of each fund, for the financial year, are summarised as follows:

General Fund
The General Fund is used for the day-to-day running of the Charity and its activities.

Building Fund
The fund is used to finance the purchase/development of a suitable site to include the construction of a hub building, or the purchase/refurbishment of an existing building, to serve as the focal point of the Charity's activities.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 19 May 2025 and signed on their behalf by:

Graeme Fleming
Trustee

John Mountford
Trustee

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Just Caring Midlands		
On accounts for the year ended	30/09/2024	**Charity no (if any)**	1177650
Set out on pages	1 to 18		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2024.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	19 MAY 2025
Name:	Gareth Iley		
Relevant professional qualification(s) or body (if any):	Chartered Accountant		
Address:	126 Northfield Road Birmingham B30 1DX		

Just Caring Midlands

Statement of Financial Activities for the year ended 30 Sept 2024

		30 Sept 2024				30 Sept 2023
		General Fund		Building Fund	Total Funds	Total Funds
	Note	Unrestricted	Designated	Restricted		
Incoming Resources	2					
Donations - individuals & churches		54179		1000	55179	53823
Grant Income		0	0	0	0	11250
Gift Aid tax reclaimed		6026		250	6276	7491
Other charitable activities		2529		3936	6465	5873
Total		**£62 733**	**£ 0**	**£5 186**	**£67 919**	**£78 436**
Resources Expended	3					
Staffing		57842	213		58055	57737
Administration		2225		-76	2149	3664
Travel		1824			1824	1366
Support of beneficiaries		3067	0	0	3067	3419
Insurance & professional fees		669		6635	7304	872
Expenditure on raising funds		973		572	1545	847
Total		**£66 600**	**£ 213**	**£7 131**	**£73 944**	**£67 905**
Net income/(expenditure)		**(£3 867)**	**(£ 213)**	**(£1 944)**	**(£6 025)**	**£10 531**
Transfers between funds		-2250	2250	0	0	0
Net movement in funds		**(£6 117)**	**£2 037**	**(£1 944)**	**(£6 025)**	**£10 531**
Reconciliation of Funds						
Total Funds brought forward		39553	836	114818	155207	144676
Total Funds carried forward		**£33 436**	**£2 873**	**£112 873**	**£149 182**	**£155 207**

Spreadsheet values are stored to the nearest penny but displayed in pounds, hence totals may appear to show slight discrepancies.
All income and expenditure relates to continuing activities.

Where applicable, the Statement of Financial Activities includes all gains and losses during the year.

The attached notes form part of these financial statements.

Balance Sheet for the year ended 30 Sept 2024

		30 Sept 2024				30 Sept 2023
		General Fund		Building Fund	Total Funds	Total Funds
	Note	Unrestricted	Designated	Restricted		
Fixed Assets						
Tangible fixed assets	7	0	0	0	0	0
Current Assets						
Debtors & Prepayments	8	2188	0	0	2188	7216
Cash at bank and in hand	9	33212	967	113837	148016	149991
Total current assets		**£35 401**	**£ 967**	**£113 837**	**£150 205**	**£157 207**
Liabilities						
Creditors falling due within one year	10	-1147	0	124	-1023	-2000
Net current assets		**£34 254**	**£ 967**	**£113 960**	**£149 182**	**£155 207**
Creditors falling due after one year	11	0	0	0	0	0
Net assets		**£34 254**	**£ 967**	**£113 960**	**£149 182**	**£155 207**
Funds						
General Fund - unrestricted	12				34254	35871
General Fund - designated	12				967	3431
Building Fund - restricted	12				113960	115905
Total Funds					**£149 182**	**£155 207**

The attached notes form part of these financial statements.

Approved by the Trustees on 19 May 2025 and signed on their behalf by

Graeme Fleming
Trustee

John Mountford
Trustee

1. Accounting Policies

(a) Basis of preparation

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK (FRS102 SORP 2015. and with the Charities Act 2011). The Charity constitutes a public benefit entity as defined in FRS102.

The accounts present a true and fair view of the standard list accounting policies adopted.

Just Caring Midlands was entered on the Register of Charities on 22 March 2018 as a Charitable Incorporated Organisation, but did not commence operations until 1 October 2018.

(b) Funds structure

Unrestricted funds

Unrestricted funds comprise those funds which can be used by the Trustees for any purpose in furtherance of the charitable objectives. From time to time the Trustees may designate funds for a specific purpose.

Restricted funds

Restricted funds represent donations or grants received for a specific purpose and can only be expended on the purpose for which they were given, unless any change is properly authorised by the donor.

(c) Incoming resources

All incoming resources are recognised once the Charity has full legal entitlement, and it is certain the resources will be received and their monetary value can be measured with sufficient reliability.

Voluntary income

Voluntary income is received by way of gifts and donations and is included in full on the Statement of Financial Activities when received. Income tax recoverable on Gift Aid donations is recognised when the income is received and is accounted for on an accruals basis.

Interest received

Interest received is accounted for on an accruals basis.

Other income

Other income is recognised when receivable.

(d) Resources expended
All expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the Charity to the expenditure. It is accounted for when it is incurred and is inclusive of any VAT which cannot be recovered.

All costs incurred by the Charity in the delivery of its activities are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

(e) Governance costs
Governance costs include those costs associated with meeting the constiutional and statutory requirements of the Charity and include its independent examination and costs linked to the strategic management of the Charity.

(f) Tangible fixed assets and depreciation
All tangible fixed assets are used by the Charity in fulfilling its charitable objectives. Tangible fixed assets are capitalised at historic cost and are stated at cost less accumulated depreciation which is accounted for on a straight line basis over the asset's estimated useful life. The annual depreciation rates applied are as follows:

Fixtures, fittings and equipment items costing less than £500 are not capitalised, unless part of a group purchase exceeding £500, but are written off to revenue as the expenditure is incurred.

(g) Pensions
Eligible employees of the Charity are auto-enrolled into the workplace pension scheme operated by B&CE Holdings Ltd and the Charity makes an employer contribution equal to 8% of their basic gross salary into the scheme. For employees who opt out of the workplace pension scheme, the charity makes an employer's contribution of 8% of the their basic gross salary to their personal pension scheme. All pension contributions are recorded in note 18.

2. Income	**Year Ended 30 Sept 2024**	**Year Ended 30 Sept 2023**
Unrestricted		
Donations - regular Gift Aided	18351	15766
Donations - regular non Gift Aided	8738	9667
Donations - one-off Gift Aided	3073	13639
Donations - one-off non Gift Aided	12238	4183
Donations - churches one-off	3670	2010
Donations - churches regular	8109	7758
Donations - other events	395	1352
Grant Income	0	4000

Gift Aid tax reclaimed	6026	7147
Other income	2134	1646
Designated		
Grant Income	0	5000
Restricted		
Donations - one-off Gift Aided	500	100
Donations - one-off non Gift Aided	500	700
Donations - sponsored events	0	1688
Grant Income	0	2250
Gift Aid tax reclaimed	250	344
Bank interest	2878	1186
Other income	1058	0
Total	**£67 919**	**£78 436**

3. Expenditure	**Year Ended 30 Sept 2024**	**Year Ended 30 Sept 2023**
Unrestricted		
Staffing	57842	54470
Administration		
Bank charges	91	108
Licences	60	150
Newsletters, supporter	0	346
Other expenses	300	870
Postage	138	249
Recruitment	210	182
Service agreements	415	336
Stationery, printing & photocopying	47	143
Subscriptions	398	366
Telephone & internet	566	614
Training	0	295
Travel	1824	1366
Support of beneficiaries		
Craft workshop - supplies	35	219
Gardening project - catering	1075	458
Gardening project - supplies	885	-76
Group activities - catering	32	0
Individual support - other	1034	541
Individual support - travel	0	3
Other events	7	118
Insurance & professional fees	669	872
Expenditure on raising funds		
Advertising, marketing & fund raising	973	847
Designated		
Staffing	213	3267
Support of beneficiaries		
Gardening project - catering	0	873

Gardening project - supplies	0	1159
Restricted		
Administration		
Bank charges	48	6
Other expenses	-124	0
Support of beneficiaries		
Other events	0	124
Insurance & professional fees	6635	0
Expenditure on raising funds		
Advertising, marketing & fund raising	572	0
Total	**£73 944**	**£67 905**

4. Governance costs	**Year Ended 30 Sept 2024**	**Year Ended 30 Sept 2023**
Insurance	634	837
Professional Fees	35	35
Total	**£ 669**	**£ 872**

5. Related party transactions

No Trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

6. Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen within the Charity.

7. Fixed Assets

	Land & Buildings	**Fixtures, Fittings & Equipment**	**Total**
Cost			
Balance at 30 Sept 2023	0	602	602
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2024	0	602	602
Accumulated depreciation			
Balance at 30 Sept 2023	0	602	602
Charge in the year	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2024	0	602	602
Net book value at 30 Sept 2024	**£ 0**	**£ 0**	**£ 0**

All fixed assets are held for charitable purposes.

8. Debtors & Prepayments	Year Ended 30 Sept 2024	Year Ended 30 Sept 2023
Accounts Receivable	0	5
Donations - one-off Gift Aided	35	0
Donations - one-off non Gift Aided	300	0
Gift Aid tax due	0	433
Gift Aid tax reclaimed	1853	0
Inter-bank clearing	0	0
Other accrued income	0	6778
Total	**£2 188**	**£7 216**

9. Bank Balances	Year Ended 30 Sept 2024	Year Ended 30 Sept 2023
HSBC current account	58952	63805
The Charity Bank 100 Day Ethical	89064	86186
Total	**£148 016**	**£149 991**

10. Creditors - amounts falling due within one year	Year Ended 30 Sept 2024	Year Ended 30 Sept 2023
Accounts Payable	0	1391
Director gross salary	451	468
Gardening project - catering	115	0
Individual support - other	74	0
Pension	0	0
Support Services Coord gross salary	85	118
Support Worker gross salary	39	23
Telephone & internet	48	0
Travel	211	0
Total	**£1 023**	**£2 000**

11. Creditors - amounts falling due after one year	Year Ended 30 Sept 2024	Year Ended 30 Sept 2023
	0	0

12. Movement of Funds

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
Unrestricted					
General Fund	39553	62733	66600	-2250	33436
Restricted					
General Fund - designated	836	0	213	2250	2873
Building Fund - restricted	114818	5186	7131	0	112873
Total Funds	**£155 207**	**£67 919**	**£73 944**	**£ 0**	**£149 182**

Unrestricted funds

The General Fund comprises unrestricted funds which are available for use in the general operation of the Charity and its activities.

Restricted & Designated funds

(a) Building Fund

The Building Fund was established to finance the development of the gardening project site to include the construction of a new hub building.

(b) General Fund

The designated funds represent monies yet to be spent from grants designated for the gardening project.

13. Staff numbers and emoluments	Year Ended 30 Sept 2024	Year Ended 30 Sept 2023
Number of staff	4	3
Employee pension contributions	4137	4202
Salaries	53917	53535
Employer NIC costs	0	0
Total	**£58 055**	**£57 737**

Employer National Insurance costs are offset by the HMRC Employment Allowance.

At 30 September 2023, the charity employed one full time Director, one part time Support Worker and one part-time Administrator.

No employee was paid at a rate in excess of £60,000 per annum.

14. Trustees' emoluments and reimbursed expenses

The Charity's governing documents permit the reasonable remuneration of Trustees and also provide for the payment to Trustees of reasonable and proper out of pocket expenses incurred in carrying out their duties.

15. Trustees' donations	Year Ended 30 Sept 2024	Year Ended 30 Sept 2023
	6340	5840

Aggregate donations received from Trustees and related parties during the year are shown above.

16. Capital commitments

At the year end, there was no capital expenditure which had been contracted but not provided for in the financial statements. The Trustees had approved the development of a hub building at the gardening project site, contingent on finalising a suitable long-term lease with Bournville Village Trust. Architects have drawn up plans for the building which have received formal planning approval from Birmingham City Council.

17. Contingent liabilities

None

JUST CARING MIDLANDS

England & Wales - Charity number 1177650

Accounts



Just Caring Midlands

Registered Charity Number: 1177650

Annual Report & Financial Statements

For the year ended 30th September 2023

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Report of the Trustees for the year ended 30th September 2023

The Trustees are pleased to present their report and financial statements for the year ended 30 September 2023 and confirm that they comply with the requirements of the Charities Acts 2011 and 2022 and the Charities SORP (FRS102).

Reference and Administrative Information

Charity Name	Just Caring Midlands
Registered Charity Number	1177650
Principal Address	Just Caring Midlands PO Box 16206 Birmingham B13 3LQ

Trustees

Trustees who served during the year and up to the date of this report were

Robert Barker
Graeme Fleming
Debbie Mountford
John Mountford
Neil Parker
Anne Sterry

Officers of the Charity

Director	Peter Mountford
Treasurer	Philip Bell

Independent Examiner

Gareth Iley ACA
126 Northfield Road
Kings Norton
Birmingham
B30 1DX

Bankers

HSBC 96 High Street Kings Heath Birmingham B14 7LD	The Charity Bank Limited Fosse House 182 High Street Tonbridge TN9 1BE

Structure, Governance and Management

Just Caring Midlands is constituted as a Charitable Incorporated Organisation and entered on the Register of Charities on 22 March 2018 and commenced operations on 1 October 2018.

The trustees meet regularly to review the work of the Charity and provide strategic direction.

The day-to-day management of the Charity's operations has been delegated by the Trustees to the Director and staff team who provide regular reports to the Trustees.

At the end of the financial year the Charity employed one full time and two part-time staff members each of whom received emoluments and reimbursement of expenses. The Trustees determine the terms and conditions, remuneration and the policy for reimbursement of expenses for all employees.

The training and general induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of this process to staff members.

New Trustees are provided with copies of the Charity's governing documents together with key policies and procedures, Charity Commission publications and the Charity's risk assessment document.

On 1 October 2018, the assets from the Unincorporated Charitable Trust, Just Caring Midlands, Charity Number 1145933 were transferred to Just Caring Midlands, Charity Number 1177650.

Risk Management

The Trustees continue to oversee the Charity's organisational structure and regularly review the strategic and operational risks to ensure that systems have been established to manage and mitigate any areas identified as being higher risk. The Charity's finances are kept under regular review with monthly reports to the Trustees.

Further risk management includes appropriate insurance policies being in place and Disclosure & Barring Service checks being undertaken on all staff and volunteers who work with vulnerable adults within the Charity.

Objectives

The objectives of the Charity "are to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society by such charitable means and in such parts of the United Kingdom or the world as the Charity Trustees may from time to time think fit." People may be socially excluded from society, or parts of society, as a result of one or more of the following factors: ill health (physical or mental); disability; intellectual or learning difficulty; poor educational or skills attainment; financial hardship; loss of social support networks; unemployment and crime.

Activities and achievements

During the past year, the Charity provided regular ongoing support to sixteen vulnerable adults, who have various levels of need. There were increased pressures on both national and local government funding for support services for vulnerable young adults. The Charity seeks to fill this gap by offering support to as many people as we are able, for as long as it is needed.

This support includes befriending and mentoring them on a one-to-one basis, as well as providing various therapeutic group activities including a gardening project, craft sessions, seasonal events, and a weekly drop-in. Group activities provide important opportunities for beneficiaries as they experience social interaction with others, learn life skills, grow in confidence, and take responsibility. These group activities take place both in-person and online in order to make them accessible to all the beneficiaries. The cost-of-living crisis proved to be very stressful to the beneficiaries, who continue to have only limited access to other regular sources of support, such as mental health services. The Charity provides the regular contact and practical support to help them through these difficult times.

A number of volunteers assist on a regular basis, helping run the regular activities for beneficiaries and providing administrative support.

In order to better deliver support to the beneficiaries and provide opportunity to increase the number that the Charity supports, plans have been drawn up for the construction of a hub building at the current gardening project site. The land is owned by Bournville Village Trust which is supportive of the proposal and will grant a long-term lease on the site. Architects have drawn up designs for the building and formal planning permission has been granted by Birmingham City Council. The building will provide a central location for all of the charity activities and be a safe setting for the beneficiaries, building a sense of community where they will feel welcome and valued. The Charity administration and finance services will also be based there.

Financial review

The Financial Statements have been prepared on an accruals basis.

An annual budget-setting process, together with regular financial reports enables the Trustees to actively monitor and manage Charity reserves.

General Fund: In addition to the regular and one-off donations received from individuals and supporting churches, £9,000 was received in grants from charitable trusts, £5,000 of which was designated to help fund salary, equipment and supplies at the gardening project. £7,147 was reclaimed through Gift Aid. At the year-end, the General Fund recorded a surplus of £5,481 and the fund totalled £40,391.

Building Fund: One-off donations of £800 were received from individuals, £2,250 in charitable grants, £1,787 from a sponsored walk and £344 reclaimed through Gift Aid. These monies are restricted and designated for the hub building proposed for the gardening project site. Due to delays in finalising a long-term lease on the site, fund raising activities were scaled down. The architect's costs for the producing the building design are shown under Debtors pending transfer to Fixed Assets once the building construction is completed. At the year end the fund totalled £114,817.

Principal Funding Sources

The Charity makes no charge to its beneficiaries and its core income is derived from regular and ad-hoc donations received from individuals and several churches. In addition, monies were received during the year from charitable trusts, together with some donations resulting from fundraising activities. Where appropriate, tax is reclaimed under the HMRC Gift Aid scheme.

Restricted funds

Restricted funds are accounted for separately and are ring-fenced from other funds. Restricted funds are only accepted for projects or activities approved by the Trustees. As noted below, the Trustees do not have specific reserves policies for the Charity's restricted funds.

Investment policy & objectives

The Charity has no long-term investments. All cash reserves are held either in the Current Account at HSBC or the Ethical Notice Account at The Charity Bank. Monies are protected under the Financial Services Compensation Scheme.

Fund review

The finances of each fund, for the financial year, are summarised as follows:

General Fund
The General Fund is used for the day-to-day running of the Charity and its activities.

Building Fund
The fund is used to finance the development of the current gardening project site to include the construction of the new hub building.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 27 November 2023 and signed on their behalf by:

Graeme Fleming
Trustee

John Mountford
Trustee

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
Just Caring Midlands

On accounts for the year ended	30th September 2022	**Charity no (if any)**	1177650

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] **Date:** 10 April 2024

Name: Gareth Iley

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

Address: 126 Northfield Road
Kings Norton, Birmingham

B30 1DX

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

Just Caring Midlands

Statement of Financial Activities for the year ended 30 September 2023

	Note	30 September 2023 General Fund Unrestricted	30 September 2023 General Fund Designated	30 September 2023 Building Fund Restricted	30 September 2023 Total Funds	30 September 2022 Total Funds
		£		£	£	
Incoming Resources	2					
Donations - individuals & churches		53,023		800	53,823	58,137
Grant income		4,000	5,000	2,250	11,250	10,623
Gift Aid tax reclaimed		7,147		344	7,491	6,903
Other charitable activities		4,085		1,787	5.872	1,263
Total		**68,255**	**5,000**	**5,181**	**78,436**	**76,926**
Resources Expended	3					
Charitable activities						
- Staffing	12,13	54,469	3,267	0	57,736	54,544
- Administration		3,776		130	3,906	3,357
- Travel		1,366		0	1,366	970
- Support of beneficiaries	12	1,145	2,032	0	3,177	1,472
- Insurance & professional fees	4	872		0	872	522
- Depreciation	7	0		0	0	77
Raising funds		847		0	847	2,170
Total		**62,475**	**5,299**	**130**	**67,904**	**63,112**
Net income/(expenditure)		**5,780**	**(299)**	**5,051**	**10.532**	**13,814**
Transfers between funds		0	0	0		
Net movement in funds		**5,780**	**(299)**	**5,051**	**10,532**	**13,814**
Reconciliation of Funds						
Total Funds brought forward		33,772	1,138	109,766	144,676	130,862
Total Funds carried forward		**39,552**	**839**	**114,817**	**155,208**	**144,676**

All income and expenditure relates to continuing activities.

Where applicable, the Statement of Financial Activities includes all gains and losses during the year.

The attached notes on pages 9-13 form part of these financial statements.

Just Caring Midlands

Balance sheet

	Note	As at 30 September 2023 General Fund Unrestricted £	General Fund Designated	Building Fund Restricted £	Total	As at 30 September 2022
Fixed Assets						
Tangible fixed assets	7	0	0	0	0	0
Current Assets						
Debtors & Prepayments	8	581	0	6,635	7,216	6,966
Cash at bank and in hand	9	40,362	839	108,182	149,383	139,366
Total current assets		40,943	839	114,817	156,599	146,332
Liabilities						
Creditors falling due within one year	10	(1,391)	0	0	(1,391)	(1,657)
Net Current Assets		39,552	839	114,817	155,208	144,675
Creditors falling due after one year	11	0	0	0	0	0
Net Assets		**39,552**	**839**	**114,817**	**155,208**	**144,675**
Funds						
General Fund - unrestricted	12				39,552	33,772
General Fund - designated	12				839	1,138
Building Fund - restricted	12				114,817	109,766
Total Funds					**155,208**	**144,676**

The attached notes on pages 9-13 form part of these financial statements.

Approved by the Trustees on XX/XX/XXXX and signed on their behalf by

Graeme Fleming
Trustee

John Mountford
Trustee

Just Caring Midlands

Notes to the Financial Statements for the year ended 30 September 2023

1. Accounting Policies

(a) Basis of preparation

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK (FRS102 SORP 2015. and with the Charities Act 2011). The Charity constitutes a public benefit entity as defined in FRS102.

The accounts present a true and fair view of the standard list accounting policies adopted.

Just Caring Midlands was entered on the Register of Charities on 22 March 2018 as a Charitable Incorporated Organisation, but did not commence operations until 1 October 2018.

(b) Funds structure

Unrestricted funds

Unrestricted funds comprise those funds which can be used by the Trustees for any purpose in furtherance of the charitable objectives. From time to time the Trustees may designate funds for a specific purpose.

Restricted funds

Restricted funds represent donations or grants received for a specific purpose and can only be expended on the purpose for which they were given, unless any change is properly authorised by the donor.

(c) Incoming resources

All incoming resources are recognised once the Charity has full legal entitlement, and it is certain the resources will be received and their monetary value can be measured with sufficient reliability.

Voluntary income

Voluntary income is received by way of gifts and donations and is included in full on the Statement of Financial Activities when received. Income tax recoverable on Gift Aid donations is recognised when the income is received and is accounted for on an accruals basis.

Interest received

Interest received is accounted for on an accruals basis.

Other income

Other income is recognised when receivable.

(d) Resources expended

All expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the Charity to the expenditure. It is accounted for when it is incurred and is inclusive of any VAT which cannot be recovered.

All costs incurred by the Charity in the delivery of its activities are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

(e) Governance costs

Governance costs include those costs associated with meeting the constiutional and statutory requirements of the Charity and include its independent examination and costs linked to the strategic management of the Charity.

1. Accounting Policies - continued

(g) Tangible fixed assets and depreciation

All tangible fixed assets are used by the Charity in fulfilling its charitable objectives. Tangible fixed assets are capitalised at historic cost and are stated at cost less accumulated depreciation which is accounted for on a straight line basis over the asset's estimated useful life. The annual depreciation rates applied are as follows:

Fixtures, fittings & equipment	25%

Fixtures, fittings and equipment items costing less than £500 are not capitalised, unless part of a group purchase exceeding £500, but are written off to revenue as the expenditure is incurred.

(h) Pensions

Eligible employees of the Charity are auto-enrolled into the workplace pension scheme operated by B&CE Holdings Ltd and the Charity makes an employer contribution equal to 8% of their basic gross salary into the scheme. For employees who opt out of the workplace pension scheme, the charity makes an employer's contribution of 8% of the their basic gross salary to their personal pension scheme. All pension contributions are recorded in note 18.

2. Income from other charitable activities

	Year ended 30 September 2023 £	Year ended 30 September 2022 £
Charitable activities		
Unrestricted - General Fund		
Individual donations	43,255	37,873
Gift Aid Tax reclaimed	7,147	4,748
Churches	9,768	9,744
Grant income	4,000	10,000
Events	1,352	111
Bank interest	1,087	0
Other	1,646	1,152
	68,255	63,628
Designated - General Fund		
Grant income	5,000	623
Restricted - Building Fund		
Individual donations	800	9,520
Gift Aid Tax reclaimed	344	2,155
Churches	0	1,000
Grant income	2,250	0
Events	1,688	0
Bank interest	99	0
	5,181	12,675
Total other income	**78,436**	**76,926**

3. Expenditure	Year ended 30 September 2023 £	Year ended 30 September 2022 £
Expenditure from unrestricted funds - charitable activities		
General ministry costs		
Staffing		
- Staff costs	54,469	54,544
Administration		
- Recruitment & Training	477	394
- Equipment purchase	0	394
- Software & support service contracts	336	323
- Stationery & postage	391	406
- Telephone	614	702
- Newsletters & supporter communications	346	150
- Subscriptions	366	342
- Licences	150	0
- Bank and other transaction charges	108	93
- Other	988	539
Travel	1,366	970
Support of beneficiaries		
- Individual support	544	226
- Gardening project	382	976
- Cooking & Craft workshops	219	0
Insurance & professional fees	872	522
Depreciation	0	77
Expenditure on raising funds		
- Advertising and marketing	847	1,150
Expenditure from General Fund - designated		
- Salary	3,267	
- Gardening project	2,032	270
Expenditure from Building Fund - restricted		
- Bank and other transaction charges	6	16
- Advertising and marketing	0	1,020
- Other	124	0
Total expenditure	**67,904**	**63,112**

4. Governance costs	Year ended 30 September 2023 £	Year ended 30 September 2022 £
Insurance	837	492
Information Commissoner	35	35
Total governance costs	**872**	**527**

5. Related party transactions

No Trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

6. Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen within the Charity.

7. Fixed Assets

	Land & Buildings	Fixtures, Fittings & Equipment	Total
	£	£	£
Cost			
Balance at 30 Sept 2022	0	602	602
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2023	0	602	602
Accumulated depreciation			
Balance at 30 Sept 2022	0	602	602
Charge in the year	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2023	0	602	602
Net book value at 30 September 2023	**0**	**0**	**0**

All fixed assets are held for charitable purposes.

8. Debtors & Prepayments

	Year ended 30 September 2023	Year ended 30 September 2022
	£	£
Debtors	143	0
Prepayments	5	0
Tax recoverable on Gift Aid	433	331
Building Fund - Assets under construction	6,635	6,635
	7,216	**6,966**

9. Bank Balances

	Year ended 30 September 2023	Year ended 30 September 2022
	£	£
Cash	0	0
HSBC - Currrent account	63,196	139,366
The Charity Bank - Notice account	86,187	0
	149,383	**139,366**

10. Creditors - amounts falling due within one year

	Year ended 30 September 2023	Year ended 30 September 2022
	£	£
Pension	0	45
Accruals & Accounts Payable	1,391	1,611
	1,391	**1,657**

11. Creditors - amounts falling due after one year

	Year ended 30 September 2023	Year ended 30 September 2022
	£	£
None	0	0
	0	**0**

12. Movement of Funds

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
	£	£	£	£	£
Restricted					
General Fund - designated	1,138	5,000	5,299	0	839
Building Fund - restricted	109,766	5,181	130	0	114,817
Unrestricted					
General Fund	33,772	68,255	62,475	0	39,552
Total funds	**144,676**	**78,436**	**67,904**	**0**	**155,208**

Unrestricted funds

The General Fund comprises unrestricted funds which are available for use in the general operation of the Charity and its activities.

Restricted & Designated funds

(a) Building Fund

The Building Fund was established to finance the development of the gardening project site to include the construction of a new hub building.

(b) General Fund

The designated funds represent monies yet to be spent from grants designated for the gardening project.

13. Staff numbers and emoluments

	Year ended 2023	Year ended 2022
Number of staff	3	3
Salaries	53,534	50,504
Pension contributions	4,202	4,039
Employer NIC costs	0	0
	57,736	**54,544**

Employer National Insurance costs are offset by the HMRC Employment Allowance.

At 30 September 2023, the charity employed one full time Director, one part time Support Worker and one part-time Administrator.

No employee was paid at a rate in excess of £60,000 per annum.

14. Trustees' emoluments and reimbursed expenses

The Charity's governing documents permit the reasonable remuneration of Trustees and also provide for the payment to Trustees of reasonable and proper out of pocket expenses incurred in carrying out their duties.

There were no payments made to Trustees in the year.

15. Trustees' donations

During the year, aggregate donations received from Trustees and related parties amounted to £5,500 (2022: £8,810)

16. Capital commitments

At the year end, there was no capital expenditure which had been contracted but not provided for in the financial statements. The Trustees had approved the development of a hub building at the gardening project site, contingent on finalising a suitable long-term lease with Bournville Village Trust. Architects have drawn up plans for the building which have received formal planning approval from Birmingham City Council.

17. Contingent liabilities

None

JUST CARING MIDLANDS

England & Wales - Charity number 1177650

Accounts

Just Caring Midlands

Registered Charity Number: 1177650

Annual Report & Financial Statements

For the year ended 30th September 2022

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Report of the Trustees for the year ended 30th September 2022

The Trustees are pleased to present their report and financial statements for the year ended 30 September 2022

Reference and Administrative Information

Charity Name	Just Caring Midlands
Registered Charity Number	1177650
Principal Address	Just Caring Midlands PO Box 16206 Birmingham B13 3LQ

Trustees

Trustees who served during the year and up to the date of this report were

Robert Barker
Graeme Fleming
Debbie Mountford
John Mountford
Neil Parker
Anne Sterry

Officers of the Charity

Director	Peter Mountford
Treasurer	Philip Bell

Independent Examiner

Gareth Iley ACA
126 Northfield Road
Kings Norton
Birmingham
B30 1DX

Bankers

HSBC
96 High Street
Kings Heath
Birmingham
B14 7LD

Structure, Governance and Management

Just Caring Midlands is constituted as a Charitable Incorporated Organisation and entered on the Register of Charities on 22 March 2018 and commenced operations on 1 October 2018.

The trustees meet regularly to review the work of the Charity and provide strategic direction.

The day-to-day management of the Charity's operations has been delegated by the Trustees to the Director and staff team who provide regular reports to the Trustees.

At the end of the financial year the Charity employed one full time and two part-time staff members each of whom received emoluments and reimbursement of expenses. The Trustees determine the terms and conditions, remuneration and the policy for reimbursement of expenses for all employees.

The training and general induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of this process to staff members.

New Trustees are provided with copies of the Charity's governing documents together with key policies and procedures, Charity Commission publications and the Charity's risk assessment document.

On 1 October 2018, the assets from the Unincorporated Charitable Trust, Just Caring Midlands, Charity Number 1145933 were transferred to Just Caring Midlands, Charity Number 1177650.

Risk Management

The Trustees continue to oversee the Charity's organisational structure and regularly review the strategic and operational risks to ensure that systems have been established to manage and mitigate any areas identified as being higher risk. The Charity's finances are kept under regular review with monthly reports to the Trustees.

Further risk management includes appropriate insurance policies being in place and Disclosure & Barring Service checks being undertaken on all staff and volunteers who work with vulnerable adults within the Charity.

Objectives

The objectives of the Charity "are to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society by such charitable means and in such parts of the United Kingdom or the world as the Charity Trustees may from time to time think fit." People may be socially excluded from society, or parts of society, as a result of one or more of the following factors: ill health (physical or mental); disability; intellectual or learning difficulty; poor educational or skills attainment; financial hardship; loss of social support networks; unemployment and crime.

Activities and achievements

During the past year, the Charity provided regular ongoing support to sixteen vulnerable adults, who have various levels of need. There were increased pressures on both national and local government funding for support services for vulnerable young adults. The Charity seeks to fill this gap by offering support to as many people as we are able, for as long as it is needed.

This support includes befriending and mentoring them on a one-to-one basis, as well as providing various therapeutic group activities including a gardening project, cookery and craft sessions, seasonal events, and a weekly drop-in. Group activities provide important opportunities for beneficiaries as they experience social interaction with others, learn life skills, grow in confidence, and take responsibility. These group activities take place both in-person and online in order to make them accessible to all the beneficiaries. The Covid epidemic proved to be very confusing and stressful to the beneficiaries, and they continue to have only limited access to other regular sources of support, such as mental health services. The Charity provides the regular contact and practical support to help them through these difficult times.

A number of volunteers assist on a regular basis, helping run the regular activities for beneficiaries and providing administrative support.

In order to better deliver support to the beneficiaries and provide opportunity to increase the number that the Charity supports, plans have been drawn up for the construction of a hub building at the current gardening project site. The land is owned by Bournville Village Trust which is supportive of the proposal and will grant a long-term lease on the site. Architects have drawn up designs for the building and formal planning permission is awaited from Birmingham City Council. The building will provide a central location for all of the charity activities and be a safe setting for the beneficiaries, building a sense of community where they will feel welcome and valued. The Charity administration and finance services will also be based there.

Financial review

The Financial Statements have been prepared on an accruals basis.

An annual budget-setting process, together with regular financial reports enables the Trustees to actively monitor and manage Charity reserves.

General Fund: In addition to the regular and one-off donations received from individuals and supporting churches, £10,000 was received in grants from charitable trusts and £4,748 reclaimed through Gift Aid. Due to the continued impact of the COVID-19 crisis, most of the regular fundraising events were not able to take place. At the year-end, the General Fund recorded a surplus of £1,822 and the fund totalled £33,772.

Building Fund: One-off donations of £10,520 were received from individuals and churches, and £2,155 reclaimed through Gift Aid. These monies are restricted and designated for the hub building proposed for the gardening project site. A total of £6,635 was paid in architect and other professional fees relating to the building design. These costs are shown under Debtors pending transfer to Fixed Assets once the building construction has received all the necessary approvals. At the year end the fund totalled £109,766.

Principal Funding Sources

The Charity makes no charge to its beneficiaries and its core income is derived from regular and ad-hoc donations received from individuals and several churches. In addition, monies were received during the year from charitable trusts, together with some donations resulting from fundraising activities. Where appropriate, tax is reclaimed under the HMRC Gift Aid scheme.

Restricted funds

Restricted funds are accounted for separately and are ring-fenced from other funds. Restricted funds are only accepted for projects or activities approved by the Trustees. As noted below, the Trustees do not have specific reserves policies for the Charity's restricted funds.

Investment policy & objectives

The Charity has no long-term investments. All cash reserves are held in a current bank account. A savings account is being opened with another bank to ensure that all monies will then be protected under the Financial Services Compensation Scheme.

Fund review

The finances of each fund, for the financial year, are summarised as follows:

General Fund
The General Fund is used for the day-to-day running of the Charity and its activities.

Building Fund
The fund is used to finance the development of the current gardening project site to include the construction of the new hub building.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

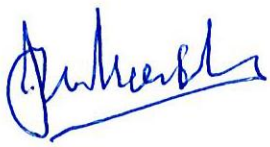
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 21 April 2023 and signed on their behalf by:



Graeme Fleming
Trustee



John Mountford
Trustee

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: Just Caring Midlands

On accounts for the year ended	30th September 2022	**Charity no (if any)**	1177650

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] **Date:** 2 April 2023

Name: Gareth Iley

Relevant professional qualification(s) or body ACA

(if any):	
Address:	126 Northfield Road
	Kings Norton
	Birmingham, B30 1DX

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Just Caring Midlands

Statement of Financial Activities for the year ended 30 September 2022

	Note	30 September 2022 General Fund Unrestricted £	Designated	Building Fund Restricted £	Total Funds £	30 September 2021 Total Funds
Incoming Resources	2					
Donations - individuals & churches		47,617		10,520	58,137	64,728
Grant income		10,000	623	0	10,623	55,900
Gift Aid tax reclaimed		4,748		2,155	6,903	9,554
Other charitable activities		1,263		0	1,263	1,436
Total		**63,628**	**623**	**12,675**	**76,926**	**131,618**
Resources Expended	3					
Charitable activities						
- Staffing	13	54,544		0	54,544	53,476
- Administration		3,341		16	3,357	2,958
- Travel		970		0	970	411
- Support of beneficiaries		1,202	270	0	1,472	1,054
- Insurance & professional fees	4	522		0	522	527
- Depreciation	7	77		0	77	224
Raising funds		1,150		1,020	2,170	155
Total		**61,805**	**270**	**1,036**	**63,112**	**58,805**
Net income/(expenditure)		**1,822**	**353**	**11,639**	**13,814**	**72,813**
Transfers between funds		0	0	0		
Net movement in funds		**1,822**	**353**	**11,639**	**13,814**	**72,813**
Reconciliation of Funds						
Total Funds brought forward		31,950	785	98,128	130,862	58,049
Total Funds carried forward		**33,772**	**1,138**	**109,766**	**144,676**	**130,862**

All income and expenditure relates to continuing activities.

Where applicable, the Statement of Financial Activities includes all gains and losses during the year.

The attached notes on pages 9-13 form part of these financial statements.

Just Caring Midlands

Balance sheet

	Note	As at 30 September 2022 General Fund Unrestricted £	General Fund Designated	Building Fund Restricted £	Total	As at 30 September 2021	
Fixed Assets							
Tangible fixed assets	7	0	0	0	0		77
Current Assets							
Debtors & Prepayments	8	331	0	6,635	6,966	1,018	
Cash at bank and in hand	9	35,097	1,138	103,131	139,366	130,382	
Total current assets		35,428	1,138	109,766	146,332	131,400	
Liabilities							
Creditors falling due within one year	10	(1,657)	0	0	(1,657)	(615)	
Net Current Assets		33,772	1,138	109,766	144,676		130,785
Creditors falling due after one year	11	0	0	0	0		0
Net Assets		**33,772**	**1,138**	**109,766**	**144,676**		**130,862**
Funds							
General Fund - unrestricted	12				33,772		31,949
General Fund - designated	12				1,138		785
Building Fund - restricted	12				109,766		98,128
Total Funds					**144,676**		**130,862**

The attached notes on pages 9-13 form part of these financial statements.

Approved by the Trustees on 21 April 2023 and signed on their behalf by

Graeme Fleming
Trustee

John Mountford
Trustee

Just Caring Midlands

Notes to the Financial Statements for the year ended 30 September 2022

1. Accounting Policies

(a) Basis of preparation

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK (FRS102 issued on 16 July 2014. and with the Charities Act 2011). The Charity constitutes a public benefit entity as defined in FRS102.

The accounts present a true and fair view of the standard list accounting policies adopted.

Just Caring Midlands was entered on the Register of Charities on 22 March 2018 as a Charitable Incorporated Organisation, but did not commence operations until 1 October 2018.

(b) Funds structure

Unrestricted funds

Unrestricted funds comprise those funds which can be used by the Trustees for any purpose in furtherance of the charitable objectives. From time to time the Trustees may designate funds for a specific purpose.

Restricted funds

Restricted funds represent donations or grants received for a specific purpose and can only be expended on the purpose for which they were given, unless any change is properly authorised by the donor.

(c) Incoming resources

All incoming resources are recognised once the Charity has full legal entitlement, and it is certain the resources will be received and their monetary value can be measured with sufficient reliability.

Voluntary income

Voluntary income is received by way of gifts and donations and is included in full on the Statement of Financial Activities when received. Income tax recoverable on Gift Aid donations is recognised when the income is received and is accounted for on an accruals basis.

Interest received

Interest received is accounted for on an accruals basis.

Other income

Other income is recognised when receivable.

(d) Resources expended

All expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the Charity to the expenditure. It is accounted for when it is incurred and is inclusive of any VAT which cannot be recovered.

All costs incurred by the Charity in the delivery of its activities are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

(e) Governance costs

Governance costs include those costs associated with meeting the constiutional and statutory requirements of the Charity and include its independent examination and costs linked to the strategic management of the Charity.

1. Accounting Policies - continued

(g) Tangible fixed assets and depreciation

All tangible fixed assets are used by the Charity in fulfilling its charitable objectives. Tangible fixed assets are capitalised at historic cost and are stated at cost less accumulated depreciation which is accounted for on a straight line basis over the asset's estimated useful life. The annual depreciation rates applied are as follows:

Fixtures, fittings & equipment	25%

Fixtures, fittings and equipment items costing less than £500 are not capitalised, unless part of a group purchase exceeding £500, but are written off to revenue as the expenditure is incurred.

(h) Pensions

Eligible employees of the Charity are auto-enrolled into the workplace pension scheme operated by B&CE Holdings Ltd and the Charity makes an employer contribution equal to 8% of their basic gross salary into the scheme. For employees who opt out of the workplace pension scheme, the charity makes an employer's contribution of 8% of the their basic gross salary to their personal pension scheme. All pension contributions are recorded in note 18.

2. Income from other charitable activities

	Year ended 30 September 2022 £	Year ended 30 September 2021 £
Charitable activities		
Unrestricted - General Fund		
Individual donations	37,873	38,619
Gift Aid Tax reclaimed	4,748	6,554
Churches	9,744	7,981
Grant income	10,000	3,900
Other	1,263	1,436
	63,628	58,490
Designated - General Fund		
Grant income	623	
Restricted - Building Fund		
Individual donations	9,520	14,000
Gift Aid Tax reclaimed	2,155	3,000
Churches	1,000	4,128
Grant income	0	52,000
	12,675	73,128
Total other income	**76,926**	**131,618**

3. Expenditure	Year ended 30 September 2022 £	Year ended 30 September 2021 £
Expenditure from unrestricted funds - charitable activities		
General ministry costs		
Staffing		
- Staff costs	54,544	53,476
Administration		
- Recruitment & Training	394	154
- Equipment purchase	394	
- Software & support service contracts	323	333
- Stationery & postage	406	323
- Telephone	702	796
- Newsletters & supporter communications	150	225
- Subscriptions	342	336
- Bank and other transaction charges	93	261
- Other	539	530
Travel	970	411
Support of beneficiaries		
- Individual support	226	36
- Gardening project	976	253
- Cooking & Craft workshops	0	765
Insurance & professional fees	522	527
Depreciation	77	224
Expenditure on raising funds		
- Advertising and marketing	1,150	155
Expenditure from General Fund - designated		
- Gardening project	270	0
Expenditure from Building Fund - restricted		
- Bank and other transaction charges	16	0
- Advertising and marketing	1,020	0
Total expenditure	**63,112**	**58,805**

4. Governance costs	Year ended 30 September 2022 £	Year ended 30 september 2021 £
Insurance	492	492
Information Commissoner	35	35
Total governance costs	**527**	**527**

5. Related party transactions

No Trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

6. Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen within the Charity.

7. Fixed Assets

	Land & Buildings	Fixtures, Fittings & Equipment	Total
	£	£	£
Cost			
Balance at 30 Sept 2021	0	897	897
Additions	0	0	0
Disposals	0	(295)	(295)
Balance at 30 Sept 2022	0	602	602
Accumulated depreciation			
Balance at 30 Sept 2021	0	820	820
Charge in the year	0	77	77
Disposals	0	(295)	(295)
Balance at 30 Sept 2022	0	602	602
Net book value at 30 September 2022	**0**	**0**	**0**

All fixed assets are held for charitable purposes.

8. Debtors & Prepayments	Year ended 30 September 2022	Year ended 30 September 2021
	£	£
Debtors	0	0
Prepayments	0	676
Tax recoverable on Gift Aid	331	342
Building Fund - Assets under construction	6,635	0
	6,966	**1,018**

9. Bank Balances	Year ended 30 September 2022	Year ended 30 September 2021
	£	£
Cash	0	0
Current Accounts	139,366	130,382
	139,366	**130,382**

10. Creditors - amounts falling due within one year	Year ended 30 September 2022	Year ended 30 September 2021
	£	£
Pension refund due	45.48	22
Accruals & Accounts Payable	1,611	593
	1,657	**615**

11. Creditors - amounts falling due after one year	Year ended 30 September 2022	Year ended 30 September 2021
	£	£
None	0	0
	0	**0**

12. Movement of Funds

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
	£	£	£	£	£
Restricted					
General Fund - designated	785	623	270	0	1,138
Building Fund - restricted	98,128	12,675	1,036	0	109,766
Unrestricted					
General Fund	31,950	63,628	61,806	0	33,772
Total funds	**130,862**	**76,926**	**63,112**	**0**	**144,676**

Unrestricted funds

The General Fund comprises unrestricted funds which are available for use in the general operation of the Charity and its activities.

Restricted funds

Restricted funds are used for the following specific purposes:

(a) Building Fund

The Building Fund was established to finance the development of the gardening project site to include the construction of a new hub building.

(b) Balance of grant donations

This represents monies yet to be spent from grants designated for the gardening project.

13. Staff numbers and emoluments

	Year ended	Year ended
	2022	**2021**
Number of staff	3	3
Salaries	50,504	49,514
Pension contributions	4,039	3,962
Employer NIC costs	0	0
	54,544	**53,476**

Employer National Insurance costs are offset by the HMRC Employment Allowance.

At 30 September 2022, the charity employed one full time Director, one part time Support Worker and one part-time Administrator.

No employee was paid at a rate in excess of £60,000 per annum.

14. Trustees' emoluments and reimbursed expenses

The Charity's governing documents permit the reasonable remuneration of Trustees and also provide for the payment to Trustees of reasonable and proper out of pocket expenses incurred in carrying out their duties.

There were no payments made to Trustees in the year.

15. Trustees' donations

During the year, aggregate donations received from Trustees and related parties amounted to £8,810 (2021: £3,420)

16. Capital commitments

At the year end, there was no capital expenditure which had been contracted but not provided for in the financial statements. The Trustees had approved the development of a hub building at the gardening project site, contingent on negotiating a suitable long-term lease with Bournville Village Trust. Architects were appointed and plans drawn up fo the building which are awaiting formal planning approval from Birmingham City Council.

17. Contingent liabilities

None

JUST CARING MIDLANDS

England & Wales - Charity number 1177650

Accounts

Just Caring Midlands

Registered Charity Number: 1177650

Annual Report & Financial Statements

For the year ended 30th September 2021

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Report of the Trustees for the year ended 30th September 2021

The Trustees are pleased to present their report and financial statements for the year ended 30 September 2021

Reference and Administrative Information

Charity Name	Just Caring Midlands
Registered Charity Number	1177650
Principal Address	Just Caring Midlands PO Box 16206 Birmingham B13 3LQ

Trustees

Trustees who served during the year and up to the date of this report were

Robert Barker (appointed March 2021)
Graeme Fleming
Debbie Mountford
John Mountford
Neil Parker
Anne Sterry

Officers of the Charity

Director	Peter Mountford
Treasurer	Philip Bell

Independent Examiner

Gareth Iley ACA
126 Northfield Road
Kings Norton
Birmingham
B30 1DX

Bankers

HSBC
96 High Street
Kings Heath
Birmingham
B14 7LD

Structure, Governance and Management

Just Caring Midlands is constituted as a Charitable Incorporated Organisation and entered on the Register of Charities on 22 March 2018 and commenced operations on 1 October 2018.

The trustees meet regularly to review the work of the Charity and provide strategic direction.

The day-to-day management of the Charity's operations has been delegated by the Trustees to the Director and staff team who provide regular reports to the Trustees.

At the end of the financial year the Charity employed one full time and two part-time staff members each of whom received emoluments and reimbursement of expenses. The Trustees determine the terms and conditions, remuneration and the policy for reimbursement of expenses for all employees.

The training and general induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of this process to staff members.

New Trustees are provided with copies of the Charity's governing documents together with key policies and procedures, Charity Commission publications and the Charity's risk assessment document.

On 1 October 2018, the assets from the Unincorporated Charitable Trust, Just Caring Midlands, Charity Number 1145933 were transferred to Just Caring Midlands, Charity Number 1177650.

Risk Management

The Trustees continue to oversee the Charity's organisational structure and regularly review the strategic and operational risks to ensure that systems have been established to manage and mitigate any areas identified as being higher risk. The Charity's finances are kept under regular review with monthly reports to the Trustees.

Further risk management includes appropriate insurance policies being in place and Disclosure & Barring Service checks being undertaken on all staff and volunteers who work with vulnerable adults within the Charity.

Objectives

The objectives of the Charity "are to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society by such charitable means and in such parts of the United Kingdom or the world as the Charity Trustees may from time to time think fit." People may be socially excluded from society, or parts of society, as a result of one or more of the following factors: ill health (physical or mental); disability; intellectual or learning difficulty; poor educational or skills attainment; financial hardship; loss of social support networks; unemployment and crime.

Activities and achievements

During the past year, the Charity provided regular ongoing support to thirteen vulnerable adults, who have various levels of need. There were increased pressures on both national and local government funding for support services for vulnerable young adults. The Charity seeks to fill this gap by offering support to as many people as we are able, for as long as it is needed.

This support includes befriending and mentoring them on a one-to-one basis, as well as providing various therapeutic group activities including a gardening project, cookery and craft sessions, seasonal events, and a weekly drop-in. Group activities provide important opportunities for beneficiaries as they experience social interaction with others, learn life skills, grow in confidence, and take responsibility. For most of the year, due to the restrictions arising from the COVID-19 crisis, group activities continued using Zoom, whilst regular phone calls were made to individual beneficiaries. Towards the end of the financial year limited in-person meetings were able to resume. For many beneficiaries, this period was confusing and stressful, and they had only limited access to other regular sources of support, such as mental health services. The Charity has continued to provide the regular contact and practical support to help them through these difficult times.

A number of volunteers assist on a regular basis, helping run the regular activities for beneficiaries and providing administrative support.

In order to better deliver support to the beneficiaries and provide opportunity to increase the number that the Charity supports, the Trustees took the decision to explore the construction of a hub building at the current gardening project site. The land is owned by Bournville Village Trust which is supportive of the proposal and will grant a long-term lease on the site. Architects have been instructed to draw up potential designs, with the intention of obtaining planning permission and starting construction in 2022. The building will provide a central location for all of the charity activities and be a safe setting for the beneficiaries, building a sense of community where they will feel welcome and valued. The Charity administration and finance services will also be based there.

Financial review

The Financial Statements have been prepared on an accruals basis.

An annual budget-setting process, together with regular financial reports enables the Trustees to actively monitor and manage Charity reserves.

General Fund: In addition to the regular and one-off donations received from individuals and supporting churches, £3,900 was received in grants from charitable trusts and £6,554 reclaimed through Gift Aid. Due to the restrictions arising from the COVID-19 crisis, most of the regular fundraising events were not able to take place. At the year-end, the General Fund recorded a deficit of £315 and the fund totalled £31,949.

Building Fund: One-off donations of £18,128 were received from individuals and churches, £52,000 in grants from charitable trusts and £3,000 reclaimed through Gift Aid. These monies are restricted and designated for the hub building proposed for the gardening project site. At the year end, the fund totalled £98,913.

Principal Funding Sources

The Charity makes no charge to its beneficiaries and its core income is derived from regular and ad-hoc donations received from individuals and several churches. In addition, monies were received during the year from six charitable trusts, together with donations resulting from fundraising activities. Where appropriate, tax is reclaimed under the HMRC Gift Aid scheme.

Restricted funds

Restricted funds are accounted for separately and are ring-fenced from other funds. Restricted funds are only accepted for projects or activities approved by the Trustees. As noted below, the Trustees do not have specific reserves policies for the Charity's restricted funds.

Investment policy & objectives

The Charity has no long-term investments. All cash reserves are held in a bank account and are protected under the Financial Services Compensation Scheme.

Fund review

The finances of each fund, for the financial year, are summarised as follows:

General Fund
The General Fund is used for the day-to-day running of the Charity and its activities.

Building Fund
The fund will be used to finance the development of the current gardening project site to include the construction of the new hub building.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 5th July 2022 and signed on their behalf by:

Graeme Fleming
Trustee

John Mountford
Trustee

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of: Charity Name: JUST CARING MIDLANDS

On accounts for the year ended: 30 SEPTEMBER 2021 | **Charity no (if any)**: 1177650

Set out on pages: (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] **Date:** 17 JUNE 22

Name: GARETH ILEY

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

Address: 126 NORTHFIELD ROAD
KINGS NORTON
BIRMINGHAM B30 1DX

Just Caring Midlands

Statement of Financial Activities for the year ended 30 September 2021

	Note	30 September 2021 Unrestricted £	Restricted £	Total Funds £	30 September 2020 Total Funds
Incoming Resources	**2**				
Donations - individuals & churches		46,600	18,128	64,728	71,085
Grant income		3,900	52,000	55,900	1,000
Gift Aid tax reclaimed		6,554	3,000	9,554	4,326
Other charitable activities		1,436	0	1,436	775
Total		**58,490**	**73,128**	**131,618**	**77,186**
Resources Expended	**3**				
Charitable activities					
- Staffing	13	53,476	0	53,476	53,176
- Administration		2,958	0	2,958	1,993
- Travel		411	0	411	1,211
- Support of beneficiaries		1,054	0	1,054	1,719
- Insurance & professional fees	4	527	0	527	555
- Depreciation	7	224	0	224	224
Raising funds		155	0	155	1,089
Total		**58,805**	**0**	**58,805**	**59,967**
Net income/(expenditure)		**(315)**	**73,128**	**72,813**	**17,219**
Transfers between funds		0	0		
Net movement in funds		**(315)**	**73,128**	**72,813**	**17,219**
Reconciliation of Funds					
Total Funds brought forward		32,264	25,785	58,049	40,830
Total Funds carried forward		**31,949**	**98,913**	**130,862**	**58,049**

All income and expenditure relates to continuing activities.

Where applicable, the Statement of Financial Activities includes all gains and losses during the year.

The attached notes on pages 9-13 form part of these financial statements.

Just Caring Midlands

Balance sheet

	Note	As at 30 September 2021 General Fund £	Restricted Fund £	Total	As at 30 September 2020	
Fixed Assets						
Tangible fixed assets	7	77	0	77		301
Current Assets						
Debtors & Prepayments	8	1,018	0	1,018	6,764	
Cash at bank and in hand	9	32,255	98,127	130,382	51,383	
Total current assets		33,273	98,127	131,400	58,147	
Liabilities						
Creditors falling due within one year	10	(615)	0	(615)	(399)	
Net Current Assets		32,658	98,127	130,785		57,748
Creditors falling due after one year	11	0	0	0		0
Net Assets		**32,735**	**98,127**	**130,862**		**58,049**
Funds						
Unrestricted funds	12			31,949		32,264
Restricted funds	12			98,913		25,785
Total Funds				**130,862**		**58,049**

The attached notes on pages 9-13 form part of these financial statements.

Approved by the Trustees on 5th July 2022 and signed on their behalf by

Graeme Fleming
Trustee

John Mountford
Trustee

Just Caring Midlands

Notes to the Financial Statements for the year ended 30 September 2021

1. Accounting Policies

(a) Basis of preparation

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK (FRS102 issued on 16 July 2014. and with the Charities Act 2011). The Charity constitutes a public benefit entity as defined in FRS102.

The accounts present a true and fair view of the standard list accounting policies adopted.

Just Caring Midlands was entered on the Register of Charities on 22 March 2018 as a Charitable Incorporated Organisation, but did not commence operations until 1 October 2018.

(b) Funds structure

Unrestricted funds

Unrestricted funds comprise those funds which can be used by the Trustees for any purpose in furtherance of the charitable objectives. From time to time the Trustees may designate funds for a specific purpose.

Restricted funds

Restricted funds represent donations or grants received for a specific purpose and can only be expended on the purpose for which they were given, unless any change is properly authorised by the donor.

(c) Incoming resources

All incoming resources are recognised once the Charity has full legal entitlement, and it is certain the resources will be received and their monetary value can be measured with sufficient reliability.

Voluntary income

Voluntary income is received by way of gifts and donations and is included in full on the Statement of Financial Activities when received. Income tax recoverable on Gift Aid donations is recognised when the income is received and is accounted for on an accruals basis.

Interest received

Interest received is accounted for on an accruals basis.

Other income

Other income is recognised when receivable.

(d) Resources expended

All expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the Charity to the expenditure. It is accounted for when it is incurred and is inclusive of any VAT which cannot be recovered.

All costs incurred by the Charity in the delivery of its activities are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

(e) Governance costs

Governance costs include those costs associated with meeting the constiutional and statutory requirements of the Charity and include its independent examination and costs linked to the strategic management of the Charity.

1. Accounting Policies - continued

(g) Tangible fixed assets and depreciation

All tangible fixed assets are used by the Charity in fulfilling its charitable objectives. Tangible fixed assets are capitalised at historic cost and are stated at cost less accumulated depreciation which is accounted for on a straight line basis over the asset's estimated useful life. The annual depreciation rates applied are as follows:

Fixtures, fittings & equipment	25%

Fixtures, fittings and equipment items costing less than £250 are not capitalised, unless part of a group purchase exceeding £250, but are written off to revenue as the expenditure is incurred.

(h) Pensions

Eligible employees of the Charity are auto-enrolled into the workplace pension scheme operated by B&CE Holdings Ltd and the Charity makes an employer contribution equal to 8% of their basic gross salary into the scheme. For employees who opt out of the workplace pension scheme, the charity makes an employer's contribution of 8% of the their basic gross salary to their personal pension scheme. All pension contributions are recorded in note 18.

2. Income from other charitable activities	**Year ended 30 September 2021 £**	**Year ended 30 September 2020 £**
Charitable activities		
Unrestricted		
Individual donations	38,619	40,688
Gift Aid Tax reclaimed	6,554	4,326
Churches	7,981	10,397
Grant income	3,900	1,000
Other	1,436	775
	58,490	57,186
Restricted		
Individual donations	14,000	20,000
Gift Aid Tax reclaimed	3,000	0
Churches	4,128	0
Grant income	52,000	0
	73,128	20,000
Total other income	**131,618**	**77,186**

3. Expenditure	Year ended 30 September 2021 £	Year ended 30 September 2020 £
Expenditure from unrestricted funds - charitable activities		
General ministry costs		
Staffing		
- Staff costs	53,476	53,176
Administration		
- Recruitment & Training	154	144
- Software & support service contracts	333	347
- Stationery & postage	323	303
- Telephone	796	384
- Newsletters & supporter communications	225	345
- Subscriptions	336	321
- Bank and other transaction charges	261	0
- Other	530	149
Travel	411	1,211
Support of beneficiaries		
- Individual support	36	594
- Gardening project	253	885
- Cooking & Craft workshops	765	240
Insurance & professional fees	527	555
Depreciation	224	224
Expenditure on raising funds		
- Advertising and marketing	155	1,089
Total expenditure	**58,805**	**59,967**

4. Governance costs	Year ended 30 September 2021 £	Year ended 30 september 2020 £
Insurance	492	485
Information Commissoner	35	70
Total governance costs	**527**	**555**

5. Related party transactions

No Trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

6. Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen within the Charity.

7. Fixed Assets

	Land & Buildings	Fixtures, Fittings & Equipment	Total
	£	£	£
Cost			
Balance at 30 Sept 2020	0	897	897
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2021	0	897	897
Accumulated depreciation			
Balance at 30 Sept 2020	0	596	596
Charge in the year	0	224	224
Disposals	0	0	0
Balance at 30 Sept 2021	0	820	820
Net book value at 30 September 2021	**0**	**77**	**77**

All fixed assets are held for charitable purposes.

8. Debtors & Prepayments	Year ended 30 September 2021	Year ended 30 September 2020
	£	£
Debtors	0	0
Prepayments	676	0
Monies held in PayPal	0	6,417
Tax recoverable on Gift Aid	342	347
	1,018	**6,764**

9. Bank Balances	Year ended 30 September 2021	Year ended 30 September 2020
	£	£
Cash	0	0
Current Accounts	130,382	51,383
	130,382	**51,383**

10. Creditors - amounts falling due within one year	Year ended 30 September 2021	Year ended 30 September 2020
	£	£
Pension refund due	22	0
Accruals & Accounts Payable	593	399
	615	**399**

11. Creditors - amounts falling due after one year	Year ended 30 September 2021	Year ended 30 September 2020
	£	£
None	0	0
	0	**0**

12. Movement of Funds

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
	£	£	£	£	£
Restricted					
General Fund	785	0	0	0	785
Building Fund	25,000	73,128	0	0	98,128
Unrestricted					
General Fund	32,264	58,490	58,805	0	31,949
Total funds	**58,049**	**131,618**	**58,805**	**0**	**130,862**

Unrestricted funds

The General Fund comprises unrestricted funds which are available for use in the general operation of the Charity and its activities.

Restricted funds

Restricted funds are used for the following specific purposes:

(a) Building Fund

The Building Fund was established to finance the development of the gardening project site to include the construction of a new hub building.

(b) Balance of grant donations

This represents monies yet to be spent from grants designated for the gardening project.

13. Staff numbers and emoluments

	Year ended	Year ended
	2021	**2020**
Number of staff	3	3
Salaries	49,514	49,046
Pension contributions	3,962	3,922
Employer NIC costs	0	208
	53,476	**53,176**

Employer National Insurance costs are offset by the HMRC Employment Allowance.

At 30 September 2021, the charity employed one full time Director, one part time Support Worker and one part-time Administrator.

No employee was paid at a rate in excess of £60,000 per annum.

14. Trustees' emoluments and reimbursed expenses

The Charity's governing documents permit the reasonable remuneration of Trustees and also provide for the payment to Trustees of reasonable and proper out of pocket expenses incurred in carrying out their duties.

There were no payments made to Trustees in the year.

15. Trustees' donations

During the year, aggregate donations received from Trustees and related parties amounted to £3,420 (2020: £2,640)

16. Capital commitments

At the year end, there was no capital expenditure which had been contracted but not provided for in the financial statements. Architects were instructed to draw up potential designs for a hub building at the gardening project site, but no chargeable work had been carried out before the financial year end.

17. Contingent liabilities

None

JUST CARING MIDLANDS

England & Wales - Charity number 1177650

Accounts

Just Caring Midlands

Registered Charity Number: 1177650

Annual Report & Financial Statements

For the year ended 30th September 2020

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Report of the Trustees for the year ended 30th September 2020

The Trustees are pleased to present their report and financial statements for the year ended 30 September 2020

Reference and Administrative Information

Charity Name	Just Caring Midlands
Registered Charity Number	1177650
Principal Address	Just Caring Midlands PO Box 16206 Birmingham B13 3LQ

Trustees

Trustees who served during the year and up to the date of this report were

Graeme Fleming
Alistair MacLeod (resigned December 2019)
Debbie Mountford
John Mountford
Neil Parker (appointed June 2020)
Anne Sterry
Damian Williams (resigned April 2020)

Officers of the Charity

Director	Peter Mountford
Treasurer	Philip Bell

Independent Examiner

Gareth Iley ACA
126 Northfield Road
Kings Norton
Birmingham
B30 1DX

Bankers

HSBC
96 High Street
Kings Heath
Birmingham
B14 7LD

Structure, Governance and Management

Just Caring Midlands is constituted as a Charitable Incorporated Organisation and entered on the Register of Charities on 22 March 2018 and commenced operations on 1 October 2018.

The trustees meet regularly to review the work of the Charity and provide strategic direction.

The day to day management of the Charity's operations has been delegated by the Trustees to the Director and staff team who provide regular reports to the Trustees.

At the end of the financial year the Charity employed one full time and two part-time staff members each of whom received emoluments and reimbursement of expenses. The Trustees determine the terms and conditions, remuneration and the policy for reimbursement of expenses for all employees.

The training and general induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of this process to staff members.

New Trustees are provided with copies of the Charity's governing documents together with key policies and procedures, Charity Commission publications and the Charity's risk assessment document.

On 1 October 2018, the assets from the Unincorporated Charitable trust, Just Caring Midlands, Charity Number 1145933 were transferred to Just Caring Midlands, Charity Number 1177650.

Risk Management

The Trustees continue to oversee the Charity's organisational structure and regularly review the strategic and operational risks to ensure that systems have been established to manage and mitigate any areas identified as being higher risk. The Charity's finances are kept under regular review with monthly reports to the Trustees.

Further risk management includes appropriate insurance policies being in place and Disclosure & Barring Service checks being undertaken on all those who work with vulnerable adults within the Charity.

Objectives

The objectives of the Charity "are to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society by such charitable means and in such parts of the United Kingdom or the world as the Charity Trustees may from time to time think fit". People may be socially excluded from society, or parts of society, as a result of one or more of the following factors: ill health (physical or mental); disability; intellectual or learning difficulty; poor educational or skills attainment; financial hardship; loss of social support networks; unemployment and crime.

Activities and achievements

During the past year, Just Caring provided support to thirteen vulnerable adults, who have various levels of need. There were increased pressures on both national and local government funding for support services for vulnerable young adults. Just Caring seeks to fill this gap by offering support to as many people as we are able, for as long as it is needed.

This support includes befriending and mentoring them on a one to one basis, as well as providing various therapeutic group activities including a gardening project, cookery and craft sessions, seasonal events, and a weekly drop-in. Group activities provide important opportunities for beneficiaries as they experience social interaction with others, learn life skills, grow in confidence, and take responsibility. From March 2020 due to the restrictions arising from the COVID-19 crisis, most of the support to beneficiaries has been delivered online. Groups have continued to meet regularly using Zoom and WhatsApp and regular phone calls have been made to individual beneficiaries. For many of them, this period has been confusing and stressful and they have had only limited access to other regular sources of support, such as mental health services. Just Caring has continued to provide the regular contact and practical support to help them through these difficult times.

A number of volunteers assist on a regular basis in helping run the regular activities for beneficiaries and providing administrative support.

Financial review

The Financial Statements have been prepared on an accruals basis.

An annual budget-setting process, together with regular financial reports enables the Trustees to actively monitor and manage Charity reserves.

At the start of the prior year on 1 October 2018 there was an income transfer from the former charitable trust, Just Caring Midlands (Charity Number 1145933) of £36,115.

During the current year, in addition to the regular donations received from individuals and supporting churches, a one-off individual donation of £5,000 was received into the General Fund. Grants from charitable trusts amounted to £1,000. Due to the restrictions arising from the COVID-19 crisis, most of the regular fundraising events were not able to take place. At the year-end, the General Fund recorded a deficit of £2,781. In addition, the Charity received an individual donation of £20,000 into the Restricted Fund towards the cost of the future development of the gardening project site.

Principal Funding Sources

The Charity makes no charge to its beneficiaries and its core income is derived from regular and ad-hoc donations received from individuals and several churches. In addition, monies were received during the year from two charitable trusts, together with donations resulting from a variety of fundraising activities. Where appropriate, tax is reclaimed under the HMRC Gift Aid scheme.

Restricted funds

Restricted funds are accounted for separately and are ring-fenced from other funds. Restricted funds are only accepted for projects or activities approved by the Trustees. As noted below, the Trustees do not have specific reserves policies for the Charity's restricted funds.

Investment policy & objectives

The Charity has no long-term investments. All cash reserves are held in a bank account and are protected under the Financial Services Compensation Scheme.

Fund review

The finances of each fund, for the financial year, are summarised as follows:

General Fund
The General Fund is used for the day-to-day running of the Charity and its activities.

Building Fund
The fund is used to finance the acquisition or development of properties from which the charity can run its regular activities.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 11 May 2021 and signed on their behalf by:



Graeme Fleming
Trustee



John Mountford
Trustee

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Just Caring Midlands		
On accounts for the year ended	30 September 2020	**Charity no (if any)**	1177650
Set out on pages	7 – 13 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 / 09 / 2020.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	22/4/21
Name:	Gareth Lacy		
Relevant professional qualification(s) or body (if any):	ACA		
Address:	126 Northfield Road, Birmingham, B30 1DX		

Just Caring Midlands

Statement of Financial Activities for the year ended 30 September 2020

	Note	30 September 2020 Unrestricted £	Restricted £	Total Funds £	30 September 2019 Total Funds
Incoming Resources	2				
Donations		51,085	20,000	71,085	54,551
Grant income		1,000		1,000	4,500
Gift Aid tax reclaimed		4,326		4,326	5,243
Other charitable activities		775		775	1,053
Incoming transfer		0		0	36,115
Total		**57,186**	**20,000**	**77,186**	**101,462**
Resources Expended	3				
Charitable activities					
- Staffing	13	53,176		53,176	50,895
- Administration		1,993		1,993	2,646
- Travel		1,211		1,211	2,229
- Support of beneficiaries		1,719		1,719	3,478
- Insurance & professional fees		555		555	479
- Depreciation		224		224	224
Raising funds		1,089		1,089	681
Total		**59,967**	**0**	**59,967**	**60,632**
Net income/(expenditure)		**(2,781)**	**20,000**	**17,219**	**40,830**
Transfers between funds		0	0		
Net movement in funds		**(2,781)**	**20,000**	**17,219**	**40,830**
Reconciliation of Funds					
Total Funds brought forward		35,045	5,785	40,830	0
Total Funds carried forward		**32,264**	**25,785**	**58,049**	**40,830**

All income and expenditure relates to continuing activities.

Where applicable, the Statement of Financial Activities includes all gains and losses during the year.

The attached notes on pages 9-13 form part of these financial statements.

Just Caring Midlands

Balance sheet

	Note	As at 30 September 2020 General Fund £	Restricted Fund £	Total	As at 30 September 2019	
Fixed Assets						
Tangible fixed assets	7	301	0	301		525
Current Assets						
Debtors & Prepayments	8	6,764	0	6,764	339	
Cash at bank and in hand	9	25,598	25,785	51,383	41,448	
Total current assets		32,362	25,785	58,147	41,787	
Liabilities						
Creditors falling due within one year	10	(399)	0	(399)	(1,482)	
Net Current Assets		31,963	25,785	57,748		40,305
Creditors falling due after one year	11	0	0	0		0
Net Assets		**32,264**	**25,785**	**58,049**		**40,830**
Funds						
Unrestricted funds	12			32,264		35,045
Restricted funds	12			25,785		5,785
Total Funds				**58,049**		**40,830**

The attached notes on pages 9-13 form part of these financial statements.

Approved by the Trustees on 11th May 2021 and signed on their behalf by

Graeme Fleming
Trustee

John Mountford
Trustee

Just Caring Midlands

Notes to the Financial Statements for the year ended 30 September 2019

1. Accounting Policies

(a) Basis of preparation

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK (FRS102 issued on 16 July 2014. and with the Charities Act 2011). The Charity constitutes a public benefit entity as defined in FRS102.

The accounts present a true and fair view of the standard list accounting policies adopted.

Just Caring Midlands was entered on the Register of Charities on 22 March 2018 as a Charitable Incorporated Organisation, but did not commence operations until 1 October 2018.

(b) Funds structure

Unrestricted funds

Unrestricted funds comprise those funds which can be used by the Trustees for any purpose in furtherance of the charitable objectives. From time to time the Trustees may designate funds for a specific purpose.

Restricted funds

Restricted funds represent donations or grants received for a specific purpose and can only be expended on the purpose for which they were given, unless any change is properly authorised by the donor.

(c) Incoming resources

All incoming resources are recognised once the Charity has full legal entitlement, and it is certain the resources will be received and their monetary value can be measured with sufficient reliability.

Voluntary income

Voluntary income is received by way of gifts and donations and is included in full on the Statement of Financial Activities when received. Income tax recoverable on Gift Aid donations is recognised when the income is received and is accounted for on an accruals basis.

Interest received

Interest received is accounted for on an accruals basis.

Other income

Other income is recognised when receivable.

(d) Resources expended

All expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the Charity to the expenditure. It is accounted for when it is incurred and is inclusive of any VAT which cannot be recovered.

All costs incurred by the Charity in the delivery of its activities are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

(e) Governance costs

Governance costs include those costs associated with meeting the constiutional and statutory requirements of the Charity and include its independent examination and costs linked to the strategic management of the Charity.

1. Accounting Policies - continued

(g) Tangible fixed assets and depreciation
All tangible fixed assets are used by the Charity in fulfilling its charitable objectives. Tangible fixed assets are capitalised at historic cost and are stated at cost less accumulated depreciation which is accounted for on a straight line basis over the asset's estimated useful life. The annual depreciation rates applied are as follows:

Fixtures, fittings & equipment	25%

Fixtures, fittings and equipment items costing less than £250 are not capitalised, unless part of a group purchase exceeding £250, but are written off to revenue as the expenditure is incurred.

(h) Pensions
Eligible employees of the Charity are auto-enrolled into the workplace pension scheme operated by B&CE Holdings Ltd and the Charity makes an employer contribution equal to 8% of their basic gross salary into the scheme. For employees who opt out of the workplace pension scheme, the charity makes an employer's contribution of 8% of the their basic gross salary to their personal pension scheme. All pension contributions are recorded in note 18.

2. Income from other charitable activities	**Year ended**	**Year ended**
	30 September 2020	**30 September 2019**
	£	**£**
Charitable activities		
Unrestricted		
Individual donations	40,688	44,814
Gift Aid Tax reclaimed	4,326	5,243
Churches	10,397	9,737
Grant income	1,000	3,000
Other	775	1,053
	57,186	63,847
Income transfer from charity number 1145933		31,115
Restricted		
Individual donation	20,000	
Grant income		1,500
Income transfer from charity number 1145933		5,000
Total other income	**77,186**	**101,462**

Just Caring Midlands was established as a Trust in 2012 under charity number 1145933. On 30 September 2018 the Trust was dissolved and an asset transfer made to the Charitable Incorporated Organisation Just Caring Midlands.

3. Expenditure	Year ended 30 September 2020 £	Year ended 30 September 2019 £
Expenditure from unrestricted funds - charitable activities		
General ministry costs		
Staffing		
- Staff costs	53,176	50,395
Administration		
- Recruitment & Training	144	157
- Software & support service contracts	347	312
- Stationery & postage	303	321
- Telephone	384	361
- Newsletters & supporter communications	345	321
- Subscriptions	321	308
- Other	149	866
Travel	1,211	2,229
Support of beneficiaries		
- Individual support	594	414
- Gardening project	885	2,781
- Cooking & Craft workshops	240	68
Insurance & professional fees	555	479
Depreciation	224	224
Expenditure on raising funds		
- Advertising and marketing	1,089	681
Expenditure from restricted funds		
Staff costs		500
Gardening project		215
Total expenditure	**59,967**	**60,632**

4. Governance costs	Year ended 30 September 2020 £	Year ended 30 september 2019 £
Insurance	485	409
Information Commissoner	70	70
Total governance costs	**555**	**479**

5. Related party transactions

No Trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

6. Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen within the Charity.

7. Fixed Assets

	Land & Buildings	Fixtures, Fittings & Equipment	Total
	£	£	£
Cost			
Balance at 30 Sept 2019	0	897	897
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2020	0	897	897
Accumulated depreciation			
Balance at 30 Sept 2019	0	372	372
Charge in the year	0	224	224
Disposals	0	0	0
Balance at 30 Sept 2020	0	596	596
Net book value at 30 September 2020	**0**	**301**	**301**

All fixed assets are held for charitable purposes.

8. Debtors & Prepayments	Year ended 30 September 2020	Year ended 30 September 2019
	£	£
Debtors	0	0
Prepayments	0	0
Monies held in PayPal	6,417	0
Tax recoverable on Gift Aid	347	339
	6,764	**339**

9. Bank Balances	Year ended 30 September 2020	Year ended 30 September 2019
	£	£
Cash	0	0
Current Accounts	51,383	41,449
	51,383	**41,449**

10. Creditors - amounts falling due within one year	Year ended 30 September 2020	Year ended 30 September 2019
	£	£
Accruals	399	1,482
	399	**1,482**

11. Creditors - amounts falling due after one year	Year ended 30 September 2020	Year ended 30 September 2019
	£	£
None	0	0
	0	**0**

12. Movement of Funds

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
	£	£	£	£	£
Restricted					
General Fund	785	0	0		785
Building Fund	5,000	20,000	0		25,000
Unrestricted					
General Fund	35,045	57,186	59,967		32,264
Total funds	**40,830**	**77,186**	**59,967**	**0**	**58,049**

Unrestricted funds
The General Fund comprises unrestricted funds which are available for use in the general operation of the Charity and its activities.

Restricted funds
Restricted funds are used for the following specific purposes:
(a) Building Fund
The Building Fund was established to cover the cost of buying, leasing or developing charity property. At present the charity holds a licence at a nominal cost on a former allotment site on which it runs the Gardening Project.
(b) Balance of grant donations
This represents moneies yet to be spent from grants designated for the gardening project.

13. Staff numbers and emoluments

	Year ended	Year ended
	2020	**2019**
Number of staff	3	3
Salaries	49,046	47,703
Pension contributions	3,922	3,091
Employer NIC costs	208	101
	53,176	**50,895**

At 30 September 2020, the charity employed one full time Director, one part time Support Worker and one part-time Administrator.

No employee was paid at a rate in excess of £60,000 per annum.

14. Trustees' emoluments and reimbursed expenses

The Charity's governing documents permit the reasonable remuneration of Trustees and also provide for the payment to Trustees of reasonable and proper out of pocket expenses incurred in carrying out their duties.

There were no payments made to Trustees in the year.

15. Trustee donations
During the year, aggregate donations received from Trustees and related parties amounted to £2,640 (2019 £4,943)

16. Capital commitments

At the year end, there was no capital expenditure which had been contracted but not provided for in the financial statements.

17. Contingent liabilities

None