



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



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:

CAUSTIN LCG

**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

		30 September 2020			30 September 2019
	Note	Unrestricted £	Restricted £	Total Funds £	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.

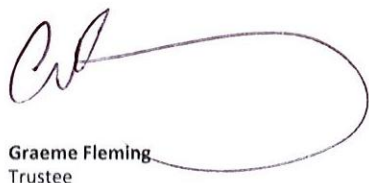
Just Caring Midlands

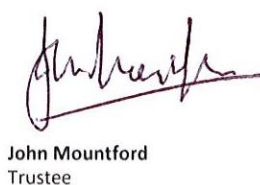
Balance sheet

		As at 30 September 2020			As at 30 September 2019	
	Note	General Fund £	Restricted Fund £	Total		
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		<u>32,264</u>	<u>25,785</u>	<u>58,049</u>		<u>40,830</u>
Funds						
Unrestricted funds	12			32,264		35,045
Restricted funds	12			25,785		5,785
Total Funds				<u>58,049</u>		<u>40,830</u>

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 constitutional 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%
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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 2020 £	Year ended 30 September 2019 £
Charitable activities		
<i>Unrestricted</i>		
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
	<u>57,186</u>	<u>63,847</u>
Income transfer from charity number 1145933		31,115
<i>Restricted</i>		
Individual donation	20,000	
Grant income		1,500
Income transfer from charity number 1145933		5,000
Total other income	<u>77,186</u>	<u>101,462</u>

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 £
<i>Expenditure from unrestricted funds - charitable activities</i>		
General ministry costs		
<i>Staffing</i>		
- Staff costs	53,176	50,395
<i>Administration</i>		
- 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
<i>Travel</i>	1,211	2,229
<i>Support of beneficiaries</i>		
- Individual support	594	414
- Gardening project	885	2,781
- Cooking & Craft workshops	240	68
<i>Insurance & professional fees</i>	555	479
<i>Depreciation</i>	224	224
<i>Expenditure on raising funds</i>		
- Advertising and marketing	1,089	681
<i>Expenditure from restricted funds</i>		
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 Commissioner	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 £
<i>Cost</i>			
Balance at 30 Sept 2019	0	897	897
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2020	0	897	897
<i>Accumulated depreciation</i>			
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 monies yet to be spent from grants designated for the gardening project.

13. Staff numbers and emoluments

	Year ended 2020	Year ended 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