



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	The Charity Bank Limited
96 High Street	Fosse House
Kings Heath	182 High Street
Birmingham	Tonbridge
B14 7LD	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).

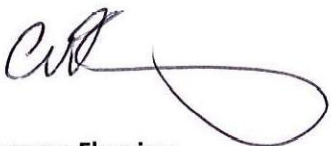
The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the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

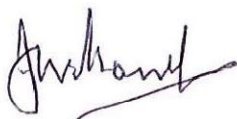
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, and the provisions of the governing document. They 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



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 30 September 2022.

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:

Date:

10 April 2024

Name:

Gareth Iley

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

ACA

Address:

126 Northfield Road

Kings Norton, Birmingham

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

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

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.

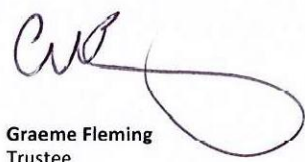
Just Caring Midlands

Balance sheet

	Note	As at 30 September 2023			As at 30 September 2022	
		General Fund		Building Fund	Total	
		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>		
		£		£		
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		<u>39,552</u>	<u>839</u>	<u>114,817</u>	<u>155,208</u>	<u>144,675</u>
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					<u>155,208</u>	<u>144,676</u>

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 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 £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		
<u>Unrestricted - General Fund</u>		
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
<u>Designated - General Fund</u>		
Grant income	5,000	623
<u>Restricted - Building Fund</u>		
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 £
<i>Expenditure from unrestricted funds - charitable activities</i>		
General ministry costs		
<i>Staffing</i>		
- Staff costs	54,469	54,544
<i>Administration</i>		
- 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
<i>Travel</i>	1,366	970
<i>Support of beneficiaries</i>		
- Individual support	544	226
- Gardening project	382	976
- Cooking & Craft workshops	219	0
<i>Insurance & professional fees</i>	872	522
<i>Depreciation</i>	0	77
<i>Expenditure on raising funds</i>		
- Advertising and marketing	847	1,150
<i>Expenditure from General Fund - designated</i>		
- Salary	3,267	
- Gardening project	2,032	270
<i>Expenditure from Building Fund - restricted</i>		
- 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 Commissioner	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 £
<i>Cost</i>			
Balance at 30 Sept 2022	0	602	602
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2023	0	602	602
<i>Accumulated depreciation</i>			
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 - Current 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