



Just Caring Midlands

Registered Charity Number: 1177650

Annual Report & Financial Statements

For the year ended 30th September 2024

Contents

	Pages
Trustees Report	1
Independent Examiner's report	6
Statement of Financial Activities	8
Balance Sheet	9
Notes to the financial statements	10

Report of the Trustees for the year ended 30th September 2024

The Trustees are pleased to present their report and financial statements for the year ended 30 September 2024 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 (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
--	--

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 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).

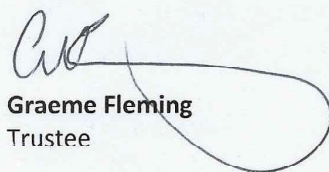
The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the 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 12

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 MAR 2025

Name:

Gareth Iley

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

Chartered Accountant

Address:

126 Northfield Road

Birmingham

B30 1DX

Statement of Financial Activities for the year ended 30 Sept 2024

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

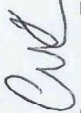
The attached notes form part of these financial statements.

Balance Sheet for the year ended 30 Sept 2024

		30 Sept 2024		30 Sept 2023	
	Note	General Fund		Total Funds	
		Unrestricted	Designated	Building Fund Restricted	
Fixed Assets					
Tangible fixed assets	7	0	0	0	0
Current Assets					
Debtors & Prepayments	8	2188	0	0	7216
Cash at bank and in hand	9	33212	967	113837	149991
Total current assets		£35 401	£ 967	£113 837	£157 207
Liabilities					
Creditors falling due within one year	10	-1147	0	124	-2000
Net current assets		£34 254	£ 967	£113 960	£155 207
Creditors falling due after one year	11	0	0	0	0
Net assets		£34 254	£ 967	£113 960	£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 constitutional 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
<i>Unrestricted</i>		
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
<i>Restricted</i>		
<i>Administration</i>		
Bank charges	48	6
Other expenses	-124	0
<i>Support of beneficiaries</i>		
Other events	0	124
<i>Insurance & professional fees</i>	6635	0
<i>Expenditure on raising funds</i>		
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
<i>Cost</i>			
Balance at 30 Sept 2023	0	602	602
Additions	0	0	0
Disposals	0	0	0
Balance at 30 Sept 2024	0	602	602
<i>Accumulated depreciation</i>			
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
<i>Net book value at 30 Sept 2024</i>	£ 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

Unrestricted

	Balance b/f	Receipts	Payments	Transfers	Balance c/f
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