

# BAND OF BUILDERS

England & Wales · Charity number 1182283

## Details

---

Other names	BOB
Status	Registered
Legal form	CIO
Registered	2019-03-01
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	Band Of Builders PO Box 235 Wisbech PE14 4FA
Phone	0300 015 4808
Email	<a href="mailto:info@bandofbuilders.org">info@bandofbuilders.org</a>
Website	<a href="http://www.bandofbuilders.org">www.bandofbuilders.org</a>

## Activities

---

**Objects:** FOR THE PUBLIC BENEFIT, THE RELIEF OF THOSE IN NEED BY REASON OF ILL-HEALTH OR DISABILITY OF THOSE WHO WORK WITHIN THE UK CONSTRUCTION INDUSTRY AND THEIR FAMILIES AND DEPENDANTS, IN PARTICULAR BUT NOT EXCLUSIVELY BY COORDINATING AND DEVELOPING SERVICES SUCH AS, THE PROVISION OF MODIFICATIONS TO THEIR HOMES AND ALSO BY PROVIDING RELEVANT FINANCIAL SUPPORT

**Activities:** We provide practical assistance to members of the UK construction industry and their families when faced with life changing conditions

## Classification

---

- **How:** Provides Services
- **What:** Disability

## Geography

---

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£524,696	£487,170	£202,469	4
2023-12-31	£523,795	£512,638	£164,943	3
2022-12-31	£455,945	£488,984	-	-
2022-02-28	£454,162	£396,957	-	-
2021-02-28	£140,885	£122,772	-	-

## Trustees

Name	Role	Appointed
<b>David Michael Seal</b>	Chair	2022-05-01
Helen Charlotte Newberry		2022-03-23
Louise Stevenson		2018-12-28
Paul Andrew Maxwell		2022-11-28
Ross William Morgan		2025-01-01
Tim Paul Joseph Height		2022-02-07

**BAND OF BUILDERS**

England & Wales - Charity number 1182283

---

# Accounts

---

**Band of Builders  
Financial Statements  
for the year ended  
31 December 2024**



**Band of Builders**  
**Financial Statements**  
**for the year ended 31 December 2024**

---

**INDEX**

Legal and Administrative Information	1
Chief Executive Officer Report	2 - 3
Trustees' Annual Report	4 - 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 - 15

**Band of Builders**  
**Legal and Administrative Information**  
**for the year ended 31 December 2024**

---

<b>Trustees</b>	D.M. Seal	Chairman	
	M.A. Armstrong	Treasurer	Retired 28 February 2025
		Treasurer	TBC
	L. Stevenson		
	P. Cape		
	T.P.J Height		
	M. McGee		
	H.C. Newberry		
	P.A. Maxwell		
	R.W. Morgan		Appointed 1 January 2025
S.L. Hanks		Retired 4 November 2024	
R.A. Dombrowski		Retired 15 April 2025	
M.A. Armstrong		Retired 28 February 2025	
<b>Chief Executive Officer</b>	G. Crane		
<b>Registered office and principal office</b>	Band of Builders PO Box 235 Wisbech PE14 4FA		
<b>Charity Registered Number</b>	1182283		
<b>Bankers</b>	Unity Trust Bank PLC PO Box 7193 Planetary Road Willenhall WV1 9DG		
	Barclays Bank PLC 12 Old Market Wisbech PE13 1NN		
<b>Independent Examiner</b>	K J Maggs F.C.A. 16 Hoekman Way Spalding Lincs PE11 3HE		

**Band of Builders**  
**Chief Executive Officer Report**  
**for the year ended 31 December 2024**



As I look back on 2024, I feel a deep sense of pride in how far Band of Builders has come — not only in what we've achieved, but in how we've achieved it. In a year that has tested every part of the construction and charity sectors, we've continued to stand strong for the people who build our world.

**Reflecting on 2024: A year of growth, resilience and connection**

This year has been about growth, resilience and connection. We've delivered projects that have transformed the lives of construction workers and their families facing unimaginable challenges. Each project reminds us why we exist — to show that our industry is full of people who care, who turn up, and who never stand on the sidelines when someone needs help.

**Key highlights from the year include:**

- **Wellbeing:** Our wellbeing work has continued to grow too. The “Text BoB to 85258” service has become a trusted lifeline for construction workers across the UK, offering 24/7 confidential support when it's needed most. Combined with our Big Brew campaign, we're not just raising awareness — we're breaking down barriers, creating conversations and saving lives.
- **Strengthening Partnerships:** We've also continued to build partnerships that truly make a difference. From new national partners such as Wolseley and SIG Roofing, to the continued commitment of long-standing supporters like Jewson, CT1, DeWalt, Talasey, Tarmac and more. Every partnership is a reminder of the strength that comes when our industry unites behind a
- **Internal strength:** Internally, we've strengthened our team and systems to ensure we can deliver more for those who rely on us. The introduction of an Applications and Community Coordinator has already made a tangible difference to the way we engage with volunteers and process support requests. Together with new digital systems and stronger financial processes, we're laying the groundwork for long-term sustainability and growth.

**Looking Ahead: The Future of Band of Builders**

Looking ahead, our 2025–2027 strategy sets out an ambitious but achievable vision built around five key pillars — from delivering more projects and expanding financial aid, to reducing suicide within construction, supporting the next generation and inspiring new volunteers. It's a plan that will allow us to grow with purpose and impact.

None of this would be possible without the incredible community that surrounds us. To our volunteers, trustees, staff team, partners and supporters — thank you. Your belief in what we do keeps this charity moving forward every single day.

**Band of Builders**  
**Chief Executive Officer Report (continued)**  
**for the year ended 31 December 2024**

---

**Looking Ahead: The Future of Band of Builders (contined)**

As we enter 2025, I'm filled with optimism. We have bold plans, strong partnerships and a clear direction. Most importantly, we have a community that cares deeply about the people behind the hard hats. Together, we will continue to prove what makes Band of Builders so special — compassion, grit and the belief that we really are together stronger.

This report has been approved by the trustees and signed on their behalf by:

**G. Crane**

Chief Executive Officer

Date: **30 October 2025.**

**Band of Builders**  
**Trustees' Annual Report**  
**for the year ended 31 December 2024**



The trustees present their report with the financial statements for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

### **Structure, governance and management**

#### ***Governing document***

Band of Builders is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission with charity registered number 1182283, under a Foundation constitution approved by the Trustees on 28 February 2019.

#### ***Trustees***

The trustees in position throughout the year are listed on page 1.

#### ***Appointment of trustees***

Prospective trustees must be formally proposed and approved by the current trustees.

#### ***Objectives***

Band of Builders works for the public benefit with the primary objective of providing relief to those in need due to ill health or disability within the construction industry.

Our specific goals include:

1. ***Co-ordinating and developing services*** to support construction members, their families and dependants;
2. ***Providing modifications to accommodation*** to enhance quality of life for those in need;
3. ***Promoting their health and wellbeing*** within the construction community;
4. ***Offering financial support*** to those facing hardship.

#### ***Day to day management***

The day to day management has been delegated to the Chief Executive Officer, currently Gavin Crane.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 31 December 2024**

---

## **Activities**

### ***History and background***

Band of Builders was founded by Addam Smith in 2016, with the initial intention of gathering volunteers from the construction industry to landscape the garden of Keith Ellick, an employee diagnosed with terminal cancer. The project quickly expanded into a full-scale house renovation.

Since then, Band of Builders has grown significantly, evolving into a charity that undertakes multiple projects of various sizes across the UK. Members of the construction industry, alongside their families, unite to contribute to these projects, providing labour, materials, fundraising, and emotional support.

2024 has been a year of continued growth, resilience and impact for Band of Builders. Despite the ongoing challenges faced across both the construction and charity sectors, we have remained steadfast in our mission to support members of the UK construction industry and their families during times of need.

### **Charitable Projects**

During this period, we have undertaken and completed seven projects which have made a fundamental improvement to the lives of people within the construction sector. Full details of all these projects are shown on our website, [www.bandofbuilders.org/pages/how-we-help](http://www.bandofbuilders.org/pages/how-we-help).

Our wellbeing work has continued to expand, with the Band of Builders text support line (“Text BoB to 85258”) now firmly established as a vital source of 24/7 mental health support. Alongside our annual Big Brew campaign, which continues to grow across merchants, suppliers and construction companies nationwide, we have strengthened our role in tackling the mental health crisis within the construction sector.

The year also saw us host our largest ever Charity Ball at Aston Villa Football Club, bringing together volunteers, beneficiaries, and corporate partners to celebrate the power of community while raising vital funds to sustain our work. We have continued to nurture strong partnerships across the industry, welcoming new supporters such as Wolseley, SIG Roofing, and others who share our commitment to the construction community.

Internally, we have invested in strengthening the charity’s foundations, expanding our staff structure to improve capacity and streamline operations. The rollout of a new CRM, improved financial systems, and the development of our three-year strategic plan (2025–2027) have positioned us to deliver even greater impact in the years ahead.

Our strategy will focus on five key pillars:

1. Delivering more projects for those in need.
2. Expanding financial resources for immediate aid.
3. Reducing suicide within construction.
4. Inspiring and engaging new volunteers.
5. Supporting the next generation of construction workers.

### ***Volunteer Support***

As Trustees, we are grateful to our dedicated staff, volunteers, partners and donors for their unwavering support. Together, they continue to demonstrate what makes Band of Builders unique — a community built on compassion, integrity, and the belief that no construction worker should face life’s toughest challenges alone. These volunteers have given 283 days volunteering on the seven completed projects undertaken.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 31 December 2024**

---

**Future Activities**

We enter 2025 with optimism and determination. With new partnerships, major fundraising events, and a renewed focus on long-term sustainability, we are confident that Band of Builders will continue to grow its reach and impact across the UK.

**Public Benefit**

All our activities are conducted with public benefit in mind. While our primary focus is on the construction industry, our projects also benefit families, friends, and local communities.

The Band of Builders' charity trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Financial achievements and performance**

The results and financial position of the charity for the financial year are detailed on pages 7 to 15.

**Reserves policy**

***Objective:***

To maintain a financial reserve to safeguard the charity, its beneficiaries, and its staff, ensuring we can continue our work even in the face of financial shortfalls.

***Policy:***

We aim to maintain 'free reserves' equivalent to at least 40% of operating expenditure. This percentage allows our reserves to grow in line with the charity's income.

***Current position:***

As of the year-end, we have excess reserves, which are continuously evaluated to assess the feasibility of upcoming projects. The current level of reserve required is £95,000 which means an excess of approximately £98,000.

These funds are expected to be expended on projects which are planned for the coming year and new projects which may arise.

This report has been approved by the trustees and signed on their behalf by:

**D.M. Seal**

Chairman

Date: **30 October 2025**

**Independent Examiner's Report  
to the Trustees of Band of Builders**

---

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024, which are set out on pages 8 to 15.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.
3. the accounts do 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.

**K. J. Maggs** F.C.A.,B.A.  
Chartered Accountant

Dated: **30 October 2025.**

**Band of Builders**  
**Statement of Financial Activities**  
**for the year ended 31 December 2024**

	Note	Unrestricted Funds £	2024 Restricted Funds £	Total Funds £	2023 Total Funds £
<b>Income and endowments from</b>					
Donations and legacies	2	408,097	-	408,097	404,865
Transfer of funds from unregistered charity		-	-	-	-
Charitable activities		-	-	-	-
Other trading activities	3	105,599	-	105,599	113,566
Fundraising activities:					
Sponsorship		3,000	-	3,000	2,250
Lottery and raffles		5,474	-	5,474	1,876
Investments:					
Bank interest		2,526	-	2,526	1,238
<b>Total income and endowments</b>		<u>524,696</u>	<u>-</u>	<u>524,696</u>	<u>523,795</u>
<b>Expenditure on</b>					
	4				
Raising funds, including other trading activities		249,865	-	249,865	193,655
Charitable activities		195,170	-	195,170	287,749
Other costs		42,135	-	42,135	31,234
<b>Total expenditure</b>		<u>487,170</u>	<u>-</u>	<u>487,170</u>	<u>512,638</u>
<b>Net incoming resources for the year</b>		37,526	-	37,526	11,157
<b>Reconciliation of funds</b>					
Total funds brought forward		164,943	-	164,943	153,786
<b>Total funds carried forward</b>		<u><u>202,469</u></u>	<u><u>-</u></u>	<u><u>202,469</u></u>	<u><u>164,943</u></u>

**Band of Builders**  
**Balance Sheet**  
for the year ended 31 December 2024

		2024		2023	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	6	9,332		1,526	
Investments	7	10		10	
		9,342	9,342	1,536	1,536
<b>Current assets</b>					
Stock		8,444		26,312	
Debtors	8	43,052		42,420	
Cash at bank and in hand		161,431		108,799	
		212,927		177,531	
<b>Creditors: Amounts falling due within one year</b>	9	19,800		14,124	
		193,127	193,127	163,407	163,407
<b>Net current assets</b>			193,127		163,407
<b>Net assets</b>			202,469		164,943
<b>Funds</b>					
Unrestricted Funds					
General			202,469		164,943
Total charity funds			202,469		164,943

All of the assets and liabilities for the current and comparative year relate to unrestricted funds.

The financial statements were approved and authorised for issue by the Board on **30 October 2025**.

Signed on behalf of the board of trustees:

**D.M. Seal**  
Chairman

**G. Crane**  
Chief Executive Officer

Companies House registration number: CE016697

**Band of Builders**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2024**

---

**1. Accounting policies**

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(a) Basis of preparation of the financial statements**

The charitable incorporated organisation constitutes a public benefit entity as defined by FRS 102. The financial statements 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 and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis and are presented in sterling which is the functional currency of the charity.

**(b) Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**(c) Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2024**

---

**1. Accounting policies (continued)**

**(d) Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes costs relating to events held for the main purpose of raising funds, costs of trading activities and allocated support costs.
- Expenditure on charitable activities includes costs of the projects undertaken, including donated items and any additional costs relating to those projects or the planning thereof.
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

**(e) Tangible fixed assets**

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows.

Computer equipment	Straight line over 3 years
--------------------	----------------------------

**(f) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

**(g) Stocks**

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the first-in, first-out formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

**(h) Restricted funds**

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(i) Unrestricted funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2024**

**1. Accounting policies (continued)**

**(j) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(k) Judgements and key sources of estimation uncertainty**

There are no significant judgements or estimations which have been made in the process of applying the above accounting policies, other than usual cut off judgements included in prepayments and accruals.

**(l) Tax**

The charity is an exempt charity with in the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable entity for corporation tax purposes.

**2. Income from donations and legacies**

	<b>2024</b>	<b>2023</b>
	£	£
Donations	214,137	83,536
Gifts in kind for projects	36,903	121,511
Sponsorship and patronage	157,057	199,818
	<u>408,097</u>	<u>404,865</u>

**3. Income from other trading activities**

	<b>2024</b>	<b>2023</b>
	<b>Total</b>	<b>Total</b>
	<b>Funds</b>	<b>Funds</b>
	£	£
Events held	28,066	35,191
Event sponsorship	45,000	43,000
Counselling and activity income	14,200	6,492
Sale of Merchandise	15,790	27,308
Other sales income	2,543	1,575
	<u>105,599</u>	<u>113,566</u>

**4. Expenditure**

	<b>2024</b>	<b>2023</b>
	<b>Total</b>	<b>Total</b>
	<b>Funds</b>	<b>Funds</b>
	£	£
<b>Raising funds, including other trading activities</b>		
Fundraising events	73,920	50,328
Marketing costs and exhibitions	47,370	41,713
Purchases of 'BoB' merchandise	27,213	20,126
Allocation of support costs	101,362	81,488
	<u>249,865</u>	<u>193,655</u>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2024**

**4. Expenditure (continued)**

	<b>2024</b>	<b>2023</b>	
	£	£	
<b>Charitable activities</b>			
Cost of projects	19,664	51,375	
Gifts in kind for projects	36,903	121,511	
Counselling and activity costs	21,279	24,955	
Insurances	9,562	6,947	
Grants awarded	3,064	750	
Charity administration costs	7,390	3,982	
Allocation of support costs	97,308	78,229	
	<u>195,170</u>	<u>287,749</u>	
<b>Other costs - Governance</b>			
Charity consultants	34,276	25,309	
Accountancy fees	1,955	915	
Independent examiner's fees	1,850	1,750	
Allocation of support costs	4,054	3,260	
	<u>42,135</u>	<u>31,234</u>	
<b>Support costs</b>			
Property rent	5,897	3,996	
Repairs and maintenance	-	330	
Postage and stationery	309	87	
Office administration expenses	3,033	720	
Telephones, websites and internet	4,348	3,041	
Wages	163,310	135,461	
Social security costs	14,569	9,928	
Pension Cost	3,251	2,985	
Other staff costs and training	215	954	
Subscriptions	1,108	1,297	
Legal and professional fees	175	150	
Bad and doubtful debts	-	2,000	
Depreciation charge	4,491	757	
Bank and similar charges	2,018	1,271	
	<u>202,724</u>	<u>162,977</u>	
<b>Allocation of support costs:</b>			
Raising funds	50%	101,362	81,488
Charitable activities	48%	97,308	78,229
Other	2%	4,054	3,260
		<u>202,724</u>	<u>162,977</u>

**5. Trustees' remuneration and expenses**

No trustee received remuneration or re-imbursed expenses in relation to their roles as a trustee.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2024**

**6. Tangible fixed assets**

	Computer equipment £	Furniture and equipment £	Total £
<b>Cost</b>			
Brought forward at 1 January 2024	1,928	2,533	4,461
Additions	12,297	-	12,297
	14,225	2,533	16,758
<b>Depreciation</b>			
Brought forward at 1 January 2024	1,819	1,116	2,935
Charge for the year	4,208	283	4,491
	6,027	1,399	7,426
<b>Net book value</b>			
At 31 December 2024	8,198	1,134	9,332
At 31 December 2023	109	1,417	1,526

**7. Investments**

The investment is the entire ordinary share capital of Band of Builders Trading Limited which is currently dormant and has been since incorporation. The subsidiary will be a trading arm of the charity and donate all surpluses to this charity.

**8. Debtors**

	2024 £	2023 £
Trade debtors	24,898	34,673
Prepayments and accrued income	18,154	7,747
	43,052	42,420

**9. Creditors**

	2024 £	2023 £
Trade creditors	8,115	2,315
Taxation and social security costs	6,399	3,176
Pension creditor	736	582
Accruals and deferred income	4,550	8,051
	19,800	14,124

**10. Related party transactions**

The charity is controlled by the trustees as a body and no individual does or could exert control.

The charity has rented storage from The Gift Box Co, a business entity owned by G. Crane and L. Stevenson for a rental of £5,897 (2023 - £3,996), which is below the market rent.

G. Crane is the CEO and L. Stevenson is a Trustee of the charity. Both are excluded from all discussions relating to the rentals.

No other Trustee has received any remuneration or expenses in their capacity as a Trustee.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2024**

**11. Comparative figures**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
<b>Income and endowments from</b>			
Donations and legacies	399,865	5,000	404,865
Other trading activities	113,566	-	113,566
Fundraising activities:			
Sponsorship events	2,250	-	2,250
Lottery and raffles	1,876	-	1,876
Investments:			
Bank interest	1,238	-	1,238
<b>Total income and endowments</b>	<u>518,795</u>	<u>5,000</u>	<u>523,795</u>
<b>Expenditure on</b>			
Raising funds, including other trading activities	193,655	-	193,655
Charitable activities	287,749	-	287,749
Other costs	31,234	-	31,234
<b>Total expenditure</b>	<u>512,638</u>	<u>-</u>	<u>512,638</u>
<b>Net income / Movement in funds</b>	6,157	5,000	11,157
<b>Reconciliation of funds</b>			
Total funds brought forward	153,786	-	153,786
<b>Total funds carried forward</b>	<u>159,943</u>	<u>5,000</u>	<u>164,943</u>

**BAND OF BUILDERS**

England & Wales - Charity number 1182283

---

# Accounts

---

**Band of Builders  
Financial Statements  
for the year ended  
31 December 2023**



**Band of Builders**  
**Financial Statements**  
**for the year ended 31 December 2023**

---

**INDEX**

Legal and Administrative Information	1
Chief Executive Officer Report	2 - 3
Trustees' Annual Report	4 - 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 15

**Band of Builders**  
**Legal and Administrative Information**  
**for the year ended 31 December 2023**

---

<b>Trustees</b>	D.M. Seal	Chairman
	M.A. Armstrong	Treasurer
	L. Stevenson	
	P. Cape	
	T.P.J Height	
	M. McGee	
	H.C. Newberry	
	S.L. Hanks	
	R.A. Dombrowski	
	A.B. Callow	(Resigned 1 August 2023)
P.A. Maxwell		

**Chief Executive Officer** G. Crane

**Registered office and principal office** Band of Builders  
PO Box 235  
Wisbech  
PE14 4FA

**Charity Registered Number** 1182283

**Bankers**

Unity TrustBank PLC  
PO Box 7193  
Planetary Road  
Willenhall  
WV1 9DG

Barclay Bank PLC  
12 Old Market  
Wisbech  
PE13 1NN

**Independent Examiner** K J Maggs F.C.A.  
16 Hoekman Way  
Spalding  
Lincs  
PE11 3HE

**Band of Builders**  
**Chief Executive Officer Report**  
**for the year ended 31 December 2023**



As CEO of Band of Builders, it is my privilege to reflect on what has been an extraordinary year for our charity. The past 12 months have been marked by growth, resilience, and an unwavering commitment to our mission of supporting those within the UK construction industry who are facing life-changing challenges. This report is an opportunity to share our key achievements, the lessons we've learned, and our vision for the future.

### **Reflecting on 2023: A Year of Unprecedented Growth**

2023 has been a year of unprecedented growth for Band of Builders. We have seen our projects multiply, our volunteer base expand, and our partnerships with industry leaders strengthen. This growth is a testament to the collective effort of our volunteers, trustees, partners, and donors who share our vision of making a tangible difference in the lives of those in need.

#### ***Key highlights from the year include:***

- ***Completion of Major Projects:*** We completed numerous projects, each with its own unique challenges and rewards. From extensive home renovations to critical adaptations for accessibility, every project reflected our commitment to practical, life-changing support.
- ***Expansion of Mental Health Support:*** Building on the success of our 'Big Brew' campaign, we launched the Volunteer Assistance Programme and established a partnership with NHS England to promote mental health services within the construction industry. These initiatives are crucial as we continue to address the alarming mental health crisis in our sector.
- ***Award-Winning Recognition:*** Our efforts were recognised at the prestigious Third Sector Awards, where we walked away with four trophies. This recognition is not just a reflection of the work we've done, but of the deep impact we're having on the construction community.

### ***Challenges and Opportunities***

While we have much to celebrate, the year has not been without its challenges. The demand for our services continues to grow, stretching our resources and pushing us to innovate in how we deliver support. Financial sustainability remains a key focus as we balance immediate needs with long-term strategic goals.

However, with challenges come opportunities:

- ***Strengthening Partnerships:*** Our partnerships with industry giants like Jewson, DeWalt, Talasey, CT1 and others have been instrumental in scaling our impact. We are actively seeking to build more such alliances to further expand our reach.
- ***Volunteer Engagement:*** The passion and dedication of our volunteers are the backbone of Band of Builders. We are exploring new ways to engage and support our volunteers, ensuring they have the tools and resources they need to continue their incredible work.

**Band of Builders**  
**Chief Executive Officer Report (continued)**  
**for the year ended 31 December 2023**

---

**Looking Ahead: The Future of Band of Builders**

As we look to the future, our vision is clear. We aim to significantly increase our capacity to assist those in the construction industry who are battling illness, injury, or financial hardship. Our strategic plan for the next 3 years is focused on three core pillars:

1. **Expanding Practical Support:** We will continue to increase the number and scale of our projects, ensuring that no one in our industry has to face adversity alone;
2. **Enhancing Financial Assistance:** We are committed to providing more robust financial support to those in need, helping to ease the burden on families facing financial crises;
3. **Leading the Charge on Mental Health:** We will continue to drive the conversation around mental health in the construction industry, breaking down stigma and providing vital support to those struggling.

**A Personal Note of Thanks**

None of our achievements this year would have been possible without the dedication and support of everyone involved with Band of Builders. To our trustees, who provide invaluable guidance and governance; to our volunteers, who give their time and skills so generously; to our partners, whose resources and support amplify our impact; and to our donors, whose contributions make our work possible – I extend my heartfelt thanks.

As we move forward, I am filled with optimism and determination. The challenges we face are significant, but so is our resolve. Together, we are stronger – **#TogetherStronger** – and I look forward to another year of making a difference in the lives of those who need it most.

**Conclusion**

2023 has set a new benchmark for what we can achieve as a charity. But it is just the beginning. I am excited about the journey ahead and confident that, with your continued support, Band of Builders will go from strength to strength. Thank you for being part of our story.

This report has been approved by the trustees and signed on their behalf by:

**G. Crane**

Chief Executive Officer

Date: **11 October 2024.**

**Band of Builders**  
**Trustees' Annual Report**  
**for the year ended 31 December 2023**



The trustees present their report with the financial statements for the year ended 31 December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

### **Structure, governance and management**

#### ***Governing document***

Band of Builders is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission with charity registered number 1182283, under a Foundation constitution approved by the Trustees on 28 February 2019.

#### ***Trustees***

The trustees in position throughout the year are listed on page 1.

#### ***Appointment of trustees***

Prospective trustees must be formally proposed and approved by the current trustees.

#### ***Objectives***

Band of Builders works for the public benefit with the primary objective of providing relief to those in need due to ill health or disability within the construction industry.

Our specific goals include:

1. ***Co-ordinating and developing services*** to support construction members, their families and dependants;
2. ***Providing modifications to accommodation*** to enhance quality of life for those in need;
3. ***Promoting their health and wellbeing*** within the construction community;
4. ***Offering financial support*** to those facing hardship.

#### ***Day to day management***

The day to day management has been delegated to the Chief Executive Officer, currently Gavin Crane who has previously served as Chair of the Trustees.

#### ***Activities***

##### ***History and background***

Band of Builders was founded by Addam Smith in 2016, with the initial intention of gathering volunteers from the construction industry to landscape the garden of Keith Ellick, an employee diagnosed with terminal cancer. The project quickly expanded into a full-scale house renovation.

Since then, Band of Builders has grown significantly, evolving into a charity that undertakes multiple projects of various sizes across the UK. Members of the construction industry, alongside their families, unite to contribute to these projects, providing labor, materials, fundraising, and emotional support.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 31 December 2023**

---

**Activities (continued)**

**Charitable Projects**

**#TogetherStronger – Wellbeing Initiative** As a direct result of our 2022 'Big Brew' campaign, which aimed to support members of the UK construction industry struggling with mental health, we have continued to expand this initiative. We are proud to partner with SHOUT, who provide our 24/7 text support service, and Spectrum Life, who offer our helpline, counselling service, and online wellbeing tools. Through these partnerships, we ensure that comprehensive mental health support is always accessible to those in need.

The 'Big Brew' campaign has now become an annual event, bringing together construction industry workers to support each other and break the stigma surrounding mental health. Events follow the format of charity coffee mornings.

**Volunteer Assistance Programme** In 2023, we launched the Volunteer Assistance Programme to help those struggling with issues such as depression, anxiety, stress, addiction, relationship problems, and financial difficulties. Beneficiaries can access a wide range of support services, including legal and financial information, career guidance, life coaching, and health support.

**Partnership with NHS England** In 2023, Band of Builders partnered with NHS England to promote NHS Talking Therapies within the construction industry. This service offers confidential psychological treatments for issues like depression, anxiety, and PTSD, free of charge

**Financial Support** We provide grants to individuals in the UK construction industry facing financial hardship. Unfortunately, we can only consider applications from those with a direct occupational link to the construction industry.

**Practical Support** We completed several projects in 2023, each designed to assist construction workers, their families, and dependents facing life-changing circumstances such as illness or disability. Notable projects include:

- **Martin's Project:** Completed in 2023, this project involved levelling the ground floor and widening doorways to accommodate Martin, a builder left paralysed after a severe brain injury. Volunteers completed the project over 15 days, with an estimated value of £37,000.
- **Luke's Project:** More than 70 tradespeople built an extension to the family home of Luke Goold-Hannatt, a trainee bricklayer who suffered a catastrophic brain aneurysm at 17. The project, completed in four weeks, created a ground-floor wet room and bedrooms to allow Luke to return home from a care facility.
- **Chris's Project:** We remodelled the kitchen of Chris, a general builder diagnosed with aggressive spinal multiple sclerosis. The new kitchen, designed for wheelchair accessibility, allows Chris to continue cooking for his family.
- **Luke Mortimer's Project:** We renovated the family home of Luke, a seven-year-old quad amputee, to make it accessible for his needs. The project included lowering ceilings, rewiring, and installing underfloor heating.
- **Aiva's Project:** We landscaped a garden for Aiva Barry, a 12-year-old with severe learning difficulties and epilepsy, creating a safe and secure space for her to play.
- **Willie's Project:** We repaired the boiler for Willie, a former general builder who suffered a brain injury following a stroke. This project ensured Willie would not face a cold winter without heating or hot water.

**Volunteer Support**

Band of Builders relies heavily on volunteers who generously give their time and skills. Our community, connected through our Facebook group and website, is united by the social media tag

**#TogetherStronger**. The contribution of our volunteers is invaluable and critical to the success of our projects.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 31 December 2023**

---

### **Fundraising Activities**

Our fundraising efforts are diverse, including our online shop and various online platforms:

- **Facebook Fundraiser:** Supporters can create their own fundraisers.
- **GoFundMe:** 100% of donations raised on GoFundMe go directly to the charity.
- **PayPal Giving Fund:** Donations made through PayPal Giving Fund are received in full.
- **eBay for Charities:** Donors can choose to give a percentage of their eBay sales to Band of Builders.
- **JustGiving:** Allows easy setup of fundraising pages with direct donations to the charity.
- **GivenGain:** Another platform for donors to create fundraising pages and support our work.

In 2023, we participated in numerous trade shows and events across the UK, which not only raised funds but also increased awareness of our mission and attracted new volunteers.

### **Achievements and Recognition**

In September 2023, Band of Builders won four prestigious Third Sector Awards, including:

- **Corporate Partnership of the Year (Small):** For our partnership with **Jewson**.
- **Rising Chief Executive Award:** Won by our CEO, Gavin Crane, for his dedication and impact on the charity.
- **Highly Commended Awards:** Small Charity of the Year and Small Charity, Big Achiever.

These awards are a testament to the dedication, passion, and commitment of our team, volunteers, and partners

### **Future Activities**

Looking forward, Band of Builders aims to expand our capacity to support more members of the UK construction industry. We have outlined a long-term strategy focusing on three core areas: practical support, financial assistance, and mental health services. We are committed to breaking records with the number of projects we undertake and will continue to seek partnerships to support our mission.

### **Public Benefit**

All our activities are conducted with public benefit in mind. While our primary focus is on the construction industry, our projects also benefit families, friends, and local communities.

The Band of Builders' charity trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

### **Financial achievements and performance**

The results and financial position of the charity for the financial year are detailed on pages 8 to 15.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 31 December 2023**

---

**Reserves policy**

***Objective:***

To maintain a financial reserve to safeguard the charity, its beneficiaries, and its staff, ensuring we can continue our work even in the face of financial shortfalls.

***Policy:***

We aim to maintain reserves equivalent to at least 40% of operating expenditure. This percentage allows our reserves to grow in line with the charity's income.

***Current position:***

As of the year-end, we have excess reserves, which are continuously evaluated to assess the feasibility of upcoming projects. The current level of reserve required is £128,000 which means an excess of approximately £36,000.

This report has been approved by the trustees and signed on their behalf by:

**D.M. Seal**

Chairman

Date: **14 October 2024**

**Independent Examiner's Report  
to the Trustees of Band of Builders**

---

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023, which are set out on pages 9 to 15.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.
3. the accounts do 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.

**K. J. Maggs** F.C.A.,B.A.  
Chartered Accountant

Dated: **15 October 2024.**

**Band of Builders**  
**Statement of Financial Activities**  
**for the year ended 31 December 2023**

	Note	Unrestricted Funds £	2023 Restricted Funds £	Total Funds £	2022 Total Funds £
<b>Income and endowments from</b>					
Donations and legacies	2	399,865	5,000	404,865	348,524
Other trading activities	3	113,566	-	113,566	98,492
Fundraising activities:					
Sponsorship events		2,250	-	2,250	7,892
Lottery and raffles		1,876	-	1,876	917
Investments:					
Bank interest		1,238	-	1,238	120
<b>Total income and endowments</b>		<u>518,795</u>	<u>5,000</u>	<u>523,795</u>	<u>455,945</u>
<b>Expenditure on</b>					
	4				
Raising funds, including other trading activities		193,655	-	193,655	174,177
Charitable activities		282,749	5,000	287,749	291,790
Other costs		31,234	-	31,234	23,017
<b>Total expenditure</b>		<u>507,638</u>	<u>5,000</u>	<u>512,638</u>	<u>488,984</u>
<b>Net incoming / (outgoing) resources for the year</b>		11,157	-	11,157	(33,039)
Transfers between funds		-	-	-	-
<b>Net income / Movement in funds</b>		11,157	-	11,157	(33,039)
<b>Reconciliation of funds</b>					
Total funds brought forward		153,786	-	153,786	186,825
<b>Total funds carried forward</b>		<u><u>164,943</u></u>	<u><u>-</u></u>	<u><u>164,943</u></u>	<u><u>153,786</u></u>

**Band of Builders**  
**Balance Sheet**  
for the year ended 31 December 2023

		2023		2022	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	6	1,526		2,283	
Investments	7	10		10	
		<u>1,536</u>	1,536	<u>2,293</u>	2,293
<b>Current assets</b>					
Stock		26,312		36,589	
Debtors	8	42,420		23,807	
Cash at bank and in hand		108,799		111,398	
		<u>177,531</u>		<u>171,794</u>	
<b>Creditors: Amounts falling due within one year</b>	9	14,124		20,301	
			163,407		151,493
<b>Net current assets</b>			<u>164,943</u>		<u>153,786</u>
<b>Net assets</b>			<u>164,943</u>		<u>153,786</u>
<b>Unrestricted Funds</b>					
General			164,943		153,786
Total charity funds			<u>164,943</u>		<u>153,786</u>

All of the assets and liabilities for the current and comparative year relate to unrestricted funds.

The financial statements were approved and authorised for issue by the Board on **15 October 2024**.

Signed on behalf of the board of trustees:

**D.M. Seal**  
Chairman

**M.A. Armstrong**  
Treasurer

Companies House registration number: CE016697

**Band of Builders**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2023**

---

**1. Accounting policies**

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(a) Basis of preparation of the financial statements**

The charitable incorporated organisation constitutes a public benefit entity as defined by FRS 102. The financial statements 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 and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis and are presented in sterling which is the functional currency of the charity.

**(b) Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**(c) Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2023**

---

**1. Accounting policies (continued)**

**(d) Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes costs relating to events held for the main purpose of raising funds, costs of trading activities and allocated support costs.
- Expenditure on charitable activities includes costs of the projects undertaken, including donated items and any additional costs relating to those projects or the planning thereof.
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

**(e) Tangible fixed assets**

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows.

Computer equipment	Straight line over 3 years
--------------------	----------------------------

**(f) Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

**(g) Stocks**

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the first-in, first-out formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

**(h) Restricted funds**

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(i) Unrestricted funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2023**

**1. Accounting policies (continued)**

**(j) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**(k) Judgements and key sources of estimation uncertainty**

There are no significant judgements or estimations which have been made in the process of applying the above accounting policies, other than usual cut off judgements included in prepayments and accruals.

**(l) Tax**

The charity is an exempt charity with in the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable entity for corporation tax purposes.

**2. Income from donations and legacies**

	<b>2023</b>	<b>2022</b>
	£	£
Donations	83,536	101,291
Grants - for specific projects (Restricted)	-	5,000
Gifts in kind for projects	121,511	143,188
Sponsorship and patronage	199,818	99,045
	<u>404,865</u>	<u>348,524</u>

**3. Income from other trading activities**

	<b>2023</b>	<b>2022</b>
	£	£
Events held	35,191	13,300
Event sponsorship	43,000	39,700
Counselling and activity income	6,492	23,016
Sale of Merchandise	27,308	20,891
Other sales income	1,575	1,585
	<u>113,566</u>	<u>98,492</u>

**4. Expenditure**

	<b>2023</b>	<b>2022</b>
	£	£
<b>Raising funds, including other trading activities</b>		
Fundraising events	50,328	72,195
Marketing costs and exhibitions	41,713	16,725
Purchases of 'BoB' merchandise	20,126	7,361
Allocation of support costs	81,488	77,896
	<u>193,655</u>	<u>174,177</u>
<b>Charitable activities</b>		
Cost of projects	51,375	13,190
Gifts in kind for projects	121,511	143,188
Counselling and activity costs	24,955	54,342
Insurances	6,947	3,623
Grants awarded	750	2,667
Charity administration costs	3,982	-
Allocation of support costs	78,229	74,780
	<u>287,749</u>	<u>291,790</u>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2023**

**4. Expenditure (continued)**

	<b>2023</b>	<b>2022</b>	
	£	£	
<b>Other costs - Governance</b>			
Charity consultant	25,309	17,440	
Accountancy fees	915	810	
Independent examiner's fees	1,750	1,650	
Allocation of support costs	3,260	3,117	
	<u>31,234</u>	<u>23,017</u>	
<b>Support costs</b>			
Property rent	3,996	3,330	
Repairs and maintenance	330	210	
Postage and stationery	87	5,023	
Office administration expenses	720	4,441	
Telephones, websites and internet	3,041	5,684	
Wages	135,461	99,500	
Social security costs	9,928	6,513	
Pension Cost	2,985	2,247	
Other staff costs and training	954	444	
Subscriptions	1,297	976	
Travel costs	-	24,238	
Legal and professional fees	150	60	
Bad and doubtful debts	2,000	-	
Depreciation charge	757	1,083	
Bank and similar charges	1,271	1,997	
Interest payable	-	47	
	<u>162,977</u>	<u>155,793</u>	
<b>Allocation of support costs:</b>			
Raising funds	50%	81,488	77,896
Charitable activities	48%	78,229	74,780
Other	2%	3,260	3,117
		<u>162,977</u>	<u>155,793</u>

**5. Trustees' remuneration and expenses**

No trustee received remuneration or re-imbursed expenses in relation to their roles as a trustee.

**6. Tangible fixed assets**

	<b>Computer equipment</b>	<b>Furniture and equipment</b>	<b>Total</b>
	£	£	£
<b>Cost</b>			
Brought forward and carried forward at 31 December 2023	1,928	2,533	4,461
<b>Depreciation</b>			
Brought forward at 1 January 2023	1,416	762	2,178
Charge for the year	403	354	757
Carried forward at 31 December 2023	<u>1,819</u>	<u>1,116</u>	<u>2,935</u>
<b>Net book value</b>			
At 31 December 2023	<u>109</u>	<u>1,417</u>	<u>1,526</u>
At 31 December 2022	<u>512</u>	<u>1,771</u>	<u>2,283</u>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 December 2023**

---

**7. Investments**

The investment is the entire ordinary share capital of Band of Builders Trading Limited which is currently dormant and has been since incorporation. The subsidiary will be a trading arm of the charity and donate all surpluses to this charity.

**8. Debtors**

	<b>2023</b>	<b>2022</b>
	£	£
Trade debtors	34,673	22,838
Prepayments and accrued income	7,747	969
	<u>42,420</u>	<u>23,807</u>

**9. Creditors**

	<b>2023</b>	<b>2022</b>
	£	£
Trade creditors	2,315	9,526
Taxation and social security costs	3,176	7,972
Pension creditor	582	333
Accruals and deferred income	8,051	2,470
	<u>14,124</u>	<u>20,301</u>

**10. Analysis of net assets (between restricted and unrestricted funds)**

**Restricted funds** relates to monetary awards made to the charity with the purpose of fulfilling one of the building projects which they undertake, i.e. a specified project. Donations in kind do not tend to be restricted due to the fact that if there is a surplus then they can be used for any project undertaken by the charity.

**11. Related party transactions**

The charity is controlled by the trustees as a body and no individual does or could exert control.

The charity has rented storage from The Gift Box Co, a business entity owned by G. Crane and L. Stevenson for a rental of £3,996 (2022 - £3,330), which is below the market rent.

G. Crane is the CEO and L. Stevenson is a Trustee of the charity. Both are excluded from all discussions relating to the rentals.

No other Trustee has received any remuneration or expenses in their capacity as a Trustee.

**BAND OF BUILDERS**

England & Wales - Charity number 1182283

---

# Accounts

---

**Band of Builders**  
**Financial Statements**  
**for the period from 1 March 2022 to**  
**31 December 2022**



**Band of Builders**  
**Financial Statements**  
**for the period from 1 March 2022 to 31 December 2022**

---

**INDEX**

Legal and Administrative Information	1
Trustees' Annual Report	2 - 10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Financial Statements	14 - 18

**Band of Builders**  
**Legal and Administrative Information**  
**for the period from 1 March 2022 to 31 December 2022**

---

<b>Trustees</b>	D.M. Seal	Chairman	(Appointed 1 May 2022)
	G. Crane	Chairman	(Resigned 1 May 2022)
	M.A. Armstrong	Treasurer	(Appointed 23 March 2022)
	L. Stevenson		
	S.T. McCormick		
	P. Cape		
	T.P.J Height		
	M. McGee		
	H.C. Newberry		(Appointed 23 March 2022)
	S.L. Hanks		(Appointed 23 March 2022)
R.A. Dambrowski		(Appointed 23 March 2022)	
A/B. Callow		(Appointed 23 March 2022)	

**Registered office and principal office**  
Band of Builders  
PO Box 235  
Wisbech  
PE14 4FA

**Charity Registered Number** 1182283

**Bankers**  
Unity TrustBank PLC  
PO Box 7193  
Planetary Road  
Willenhall  
WV1 9DG

Barlclay Bank PLC  
12 Old Market  
Wisbech  
PE13 1NN

**Independent Examiner**  
K J Maggs F.C.A.  
16 Hoekman Way  
Spalding  
Lincs  
PE11 3HE

**Band of Builders**  
**Trustees' Annual Report**  
**for the period from 1 March 2022 to 31 December 2022**

---

The trustees present their report with the financial statements for the period from 1 March 2022 to 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements

### **Structure, governance and management**

#### **Governing document**

Band of Builders is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission with charity registered number 1182283, under a constitution approved by the Trustees on 28 February 2019.

#### **Trustees**

The trustees in position throughout the year are shown on page 1.

#### **Appointment of trustees**

A prospective trustee must be formally proposed and approved by the current trustees.

#### **Objectives**

The charity works for the public benefit having as its objectives the relief of those in need by reason of ill health or disability who work within the construction industry:

1. Co-ordinating and developing services to support construction members, their families and dependants,
2. Providing modifications to accommodation to enhance quality of life
3. Promoting their health and wellbeing
4. Providing relevant financial support
5. Providing support through the wider Band of Builders family

#### **Day to day management**

The day to day management has been delegated to the Chief Executive Officer, which is currently Gavin Crane formerly Chair of the Trustees.

#### **Activities**

Band of Builders was originally founded by Addam Smith in 2016 with the intention of gathering together a group of volunteers from within the construction industry to help landscape the garden of Keith Ellick, one of his employees who had been diagnosed with terminal cancer.

The plan escalated and developed into a full scale house renovation which involved volunteers from right across the country. The project ultimately enabled the property to be purchased and put into trust for the protection and comfort of Keith's family.

Since this time, Band of Builders became unstoppable with one project leading to a second and soon evolved into multiple projects of various sizes. Members of the construction industry and their families have united to help with work on the projects, materials, fundraising events and activities, together with monetary and emotional support.

Band of Builders regularly works in conjunction with Industry partners such as DeWalt, the Talasey group, Advent Tools, Lee Brothers, Jewson along with the large number of volunteers and suppliers who provide materials, tools and especially the time to assist with all the projects. It is a fact that without any one of you, we could not do what we have been able to do for people in need of help within our industry.

#### **Volunteer help**

Band of Builders relies very heavily on volunteers who give up their free time to help others. It has its own Facebook community and website with the social media tag #TogetherStronger.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

### **Achievements and performance**

The results and financial position of the charity for the financial year are detailed on pages 11 to 18.

### **Charitable Projects**

During the period ended 31 December 2022, six projects were completed and phase two of one other. These projects are summarised below showing the relevant public benefit within members of the construction industry:

- **Howard's Project**

#### *The Objective*

Our aim was to make adaptations to Howard's property to allow him to return home to his family from the live-in brain injury unit in Garforth where he was receiving treatment.

#### *Background*

Over two years ago, in April 2020 Howard Holden, a 54 year old Building Surveyor from Oswaldtwistle in Lancashire suffered unexplained heart failure in his sleep. Howard has worked in the building trade for most of his working life, 14 years of which as a plasterer before he re-trained and gained his degree in Building Surveying at the age of 50.

On realising something was wrong, his wife Sam and two young daughters Daisy, who was then 12 and Tilly 10, performed chest compressions on him until the ambulance team arrived. Paramedics then took over and managed to get him stable, although he was not expected to survive the night. During this time Howard suffered severe brain damage due to lack of oxygen to his brain. Howard was placed in a medically induced coma, on a ventilator for around two weeks and was gravely ill. When Howard came out of the coma he had to learn to do everything again, walk, talk and even eat but his pure determination to get better, along with the love and support from his family helped him to continue to slowly improve.

Howard has been left battling a number of health issues - despite receiving rehabilitation in a live-in brain injury unit in Garforth, near Leeds. Howard suffers from severe fatigue, mobility issues and other brain-injury symptoms such as confusion and short-term memory loss. Family travel to Leeds as often as they can to visit him. Covid restrictions haven't helped and at times he has not been able to see them other than on Skype or Zoom calls. Their aim now, as soon as he is well enough, is to get him home to continue his recovery so that they can all be together once more.

#### *The Project*

Almost two years ago, in April 2020 Howard Holden, a 54 year old Building Surveyor from Oswaldtwistle in Lancashire suffered unexplained heart failure in his sleep. Howard has worked in the building trade for most of his working life, 14 years of which as a plasterer before he re-trained and gained his degree in Building Surveying at the age of 50. On realising something was wrong, his wife Sam and two young daughters Daisy, who was then 12 and Tilly 10, performed chest compressions on him until the ambulance team arrived. Paramedics then took over and managed to get him stable, although he was not expected to survive the night. During this time Howard suffered severe brain damage due to lack of oxygen to his brain. Howard was placed in a medically induced coma, on a ventilator for around two weeks and was gravely ill.

Howard's wife, Sam, thanked the gathered crowd at the handover and said: ***"You're brilliant, fantastic people, and for Howard it's going to make a massive difference – not just to be back home but to help his recovery, as he'll be able to have his own space to relax in a safe environment."*** She added: ***"I know that people say we've been unlucky about what we've been through, but how can we be unlucky when we've had the pleasure and the honour of meeting such an amazing group of people. Thank you from the bottom of our hearts to the volunteers and everyone who donated food and materials. You make the world make sense."***

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

**Charitable Projects (continued)**

- **Tess's Project**

*The Objective*

Tess from South Shields in the North East of England, whose dog alerted her to her ovarian cancer. Following the diagnosis, Band of Builders aimed to create a safe and peaceful space for Tess while she recuperated from chemotherapy.

*Background*

In January 2021, Tess, 41, presented at her GP surgery with a large lump in her abdomen. Initially Tess thought that the lump was a fibroid, however, her GP sent her directly to the A&E department for her to be checked over and after a few investigative visits to a more specialist hospital, Tess was diagnosed with Low Grade Serous Carcinoma (LGSC) Stage 3, a rare subtype of Ovarian Cancer. In March last year, Tess underwent a 12-hour operation to have a full hysterectomy and during the surgery, it was evident that cancer had spread to Tess's bowel. Thankfully, recent tests have confirmed that the surgery and subsequent chemotherapy have been successful – but it's still a long road back to health for Tess, who says that she has Lola, her dog, to thank for saving her life.

*The Project*

Half a dozen tradespeople answered the call and volunteered their time for free to complete the project, which took place over a weekend in March. The main element of the project was to build a new decked area in the garden so that Tess could sit outside and enjoy the sunshine whilst she recovered from treatment.

- **Kyle's Project**

*The Objective*

The aim of this project was to complete the remainder of the building work in Kyle's home, which he started before he was diagnosed with brain cancer.

*Background*

Kyle was a 41 year old living in Hereford with his partner Rachel, stepson Harry and daughter Lottie. A rugby loving Welshman, he began his construction career in the military as a Royal Engineer where he qualified as a plasterer, decorator and tiler.

On leaving the army he set up as a multi skilled tradesperson which lead to teaching disaffected students the trades alongside his own work. Through this he started teaching in a local school and qualified as a surveyor as well as a teacher of construction. This is where Kyle first came across Band of Builders when they built 'Kyle's Cabin' for a student at his school. He assisted in building a path with the help of his students who were friends of the beneficiary.

Around this time, Kyle undertook an ambitious remodelling of their 1960's bungalow, including a loft conversion and extension. The builders had gone as far as was affordable and Kyle hoped to complete the remainder of the work himself. Unfortunately, in December 2020 he suffered a grand mal seizure, which left him unable to work. After several months, Kyle was diagnosed with an aggressive form of brain cancer which required immediate surgery and subsequent radiotherapy treatment. His partner Rachel has taken time off work to care for him as she was struggling to manage both, due to her own health issues. Kyle is currently undergoing chemotherapy and has been informed his cancer is incurable and will need further treatment and surgeries for the remainder of his life.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

**Charitable Projects (continued)**

**Kyle's Project (continued)**

*The Project*

The project was undertaken in just over a week during April 2022 and all work was completed by volunteer tradespeople from across the country using materials donated by the construction sector.

As the project completed, Kyle said: ***"I'm over the moon. At last I can relax and focus on my health and enjoying precious time with my family. It's all down to a group of inspirational characters, some I already knew, some I didn't, but who already feel like friends - Band of Builders."***

Kyle's partner Rachel said it was difficult to find words to express the family's gratitude to the Band of Builders' team, saying: ***"You will not know the joy and relief that it has brought to Kyle and all of us. We are completely in awe of you giving up both your time and daily wage for us, who are complete strangers to most of you. To also come together not knowing each other and work as a team is such an amazing feat."***

- **Audra's project**

*The Objective*

The aim of this project was to install a new wet room, as Audra – who suffers from a number of conditions (including hypermobility) that will ultimately see her needing the use of a wheelchair – can no longer use a bath, and a warm shower twice a day helps relieve the pain of her symptoms.

*Background*

Audra was the wife of Drew, a time-served carpenter from Cornwall. Audra's career as a child dancer and actor of stage and screen was taking its toll on her body, and she suffers from a number of conditions.

The ever-resilient Audra remains positive and upbeat, even though she has not worked for the past few years, as the combination of conditions - including hypermobility, connective tissue disease, arteriosclerosis, bruits and a dilated aorta – is having an increasing impact on her mobility and quality of life with her family, including her six-year-old daughter Azaria (at the time).

Fifty-year-old Audra has very flexible joints, which as a child meant she was a supple dancer and actress. Her professional career started at the tender age of five years old, and by eleven years old, she was headlining the first child stage production of Bugsy Malone at Her Majesty's Theatre in London. Audra continued to work in the West End and on various UK tours. Over the years, Audra has worked with the likes of Sam Mendes, Martin Clunes, Lionel Blair, Sir Terry Wogan and Catherine Zeta-Jones.

Audra now suffers constant joint pain, as they can pop out at any time. She also suffers with bruits (which are audible vascular sounds associated with turbulent blood flow) and arteriosclerosis (which is in her brain), which means that the blood vessels that carry oxygen and nutrients from her heart have become thick and stiff – and can sometimes restrict blood flow.

*The Project*

Audra's bathroom was in poor condition and dangerous, so our plan was to create a new wet room. The project had its challenges, which only became clear once the team had ripped the old bathroom out and found a catalogue of poor workmanship from when an extension was built some years ago.

A team of six tradespeople volunteered their time on the eight-day project to transform the bathroom into a wet room.

A thrilled Audra said that when she saw her new wet room for the first time, it was like opening the best present ever. The project has given her back her dignity, as she's no longer reliant on her husband to help her in and out of the bath to help her relieve the pain of her symptoms.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

**Charitable Projects (continued)**

- **Kevin's project**

*The Objective*

For our first project in Northern Ireland, more than 50 volunteers built a new sunroom extension to the family kitchen for Kevin McGowan, a 65-year-old father of six who has progressive multifocal leukoencephalopathy (PML).

*Background*

Kevin was a hard-working and enthusiastic brick layer turned contractor from Toomebridge Northern Ireland, who has been living with a significant disability. In order to provide his primary car, his wife Margaret adopted the role of carer.

In 2011, Kevin, aged 54 began to notice difficulty walking, talking and swallowing. These symptoms progressed aggressively over a period of eight months leaving doctors puzzled and his family in a state of distress. Following a long admission with countless investigations, he was eventually given the devastating diagnosis of progressive multifocal leukoencephalopathy (PML). This extremely rare condition has almost never occurred in a previously healthy individual. It causes irreversible brain damage and has no successful treatment to date, usually resulting in death within a year of diagnosis.

Despite defying the odds and surviving, Kevin's disease has destroyed his life. It has stripped him of his independence and resulted in insurmountable financial pressure, as Kevin was the sole earner for his family of eight. Instead of enjoying retirement, he is bed-bound, fed via a tube and has incomprehensible speech. Thankfully, Kevin's mind and cognition were spared, allowing him to enjoy watching his six children grow up. His 24-hour care has been provided by his devoted wife, Margaret and community support for the past 10 years.

*The Project*

This 8-day project was number 26 for us. We extended onto the rear of the property by building a sunroom which followed through from the family kitchen of Kevin and Margaret's home in order to provide a more comfortable living area.

We also landscaped the exterior by creating a wraparound access ramp to make it much easier for Kevin to get out into the garden in his wheelchair and also into the Motability vehicle so that Margaret can drive him around.

- **Pete's project**

*The Objective*

The family of Pete Hart had secured funding from the local authority to build an extension and remodel the downstairs of their home to create a bedroom and bathroom for him – as he had been left with a profound physical disability after suffering hypoxic brain damage brought on by a heart attack.

The funding was for the internal works, but the family were also in desperate need of outside work to be completed, including a level, bigger, wheelchair-friendly driveway and more parking for his carers.

*Background*

Gordon Hart, who is known by all as Pete, had been a bricklayer since the age of 18 and is a larger-than-life character with a do-anything-for-anyone outlook on life.

A month into the first lockdown in April 2020, the 55-year-old suffered a massive heart attack at home. His partner of 32 years, Sam, a registered nurse, heard the thud as Pete hit the floor of the upstairs bedroom and immediately began CPR until the paramedics arrived and continued to work on him for more than two hours before he was stable enough to be moved.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

**Charitable Projects (continued)**

**Pete's project (continued)**

The father of two girls was on a ventilator in intensive care for nearly three months, during which time, Sam and the girls could only see him a handful of times due to the COVID restrictions. There were three occasions where the medical team discussed turning off his ventilator if he showed no signs of meaningful recovery.

After four months, Pete showed signs of cognitive recovery and was moved to a neurological rehabilitation hospital, where he stayed for a further five months. Sam had an almighty battle to be able to get Pete home because he has complex needs.

He needs round-the-clock care and carers four times a day, as he is wheelchair bound because he cannot use his arms, hands and legs. He also suffers from epilepsy, diabetes and cortical blindness.

Sam has given up a 30-year career in the NHS to care for Pete and is overseeing his rehabilitation. Pete has permission to attend the wheelchair gym at Chailey Heritage Foundation, which is one of the UK's leading centres for children and young people with complex disabilities.

She had to jump through hoops to get the agreement for the local authority to fund the extension, and it was by chance that she saw the story of another Band of Builders beneficiary, Rob Lamb, so she got in touch to see if there was any help available.

*The Project*

Nearly 50 tradespeople, some from as far afield as Dublin and Norfolk, as well as plenty of local trades, all volunteered on this 11-day project, which was led by Project Lead Tony Everett.

The driveway at the front of the house was in desperate need of repair because it was all rutted and potholed, and the main focus was to completely redesign it, make it much bigger and create more car parking space for Pete's carers.

The driveway was block paved and made level, giving flowing access from the house to the outdoors for Pete. Also, the volunteers laid paving at the side and rear of the property, giving the family wheelchair access right round the exterior of the house.

On the day of handover, Sam told BBC Radio Sussex: ***"Thank you is not enough – and we are just so grateful, especially as most of the volunteers didn't know Pete."***

● **Martin's project**

*The Objective*

This was the second project by Band of Builders for Martin, a general builder who was left paralysed after a severe traumatic brain injury from a fractured skull after a fall at work.

In the past few years, Martin's family have successfully obtained grants, as their neighbour Mary and members of the local community rallied round and did an amazing job of crowdfunding for internal and external adaptations. This included an extension that allowed for the construction of a wet room in order to help Martin regain his independence and live comfortably at home with his wife.

This project will see the flooring on the ground floor levelled and the doorways widened to make it easier for Martin to move around his home in his wheelchair.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

- **Martin's project**

*Background*

Martin Wilks fell off a stepladder and hit his head on a concrete planter in June 2018. He has been left paralysed from the chest down. In the immediate aftermath of his accident, he was taken to Queen Elizabeth Hospital in Birmingham and put into an induced coma, with the family told to expect the worst. After being woken from his coma, he fell into another coma – this time he came around with no movement, not even able to open his own eyes. After weeks of his family waiting by his bedside, his eyes eventually opened and he smiled. It took another few weeks for him to be able to move his fingers slightly, helped by his family visiting daily and repeatedly moving his fingers and hands to help trigger his brain. During his stay at Queen Elizabeth Hospital, he also suffered strokes, seizures, infections, pneumonia and a lung abscess.

It's been a long road to rehabilitation, with the 68-year-old initially residing at a specialist neuro-rehabilitation unit in Leamington Spa, where he was able to regain some use of his arms. During this time, he was set back by another severe pneumonia infection that put him in Warwick and Coventry hospitals on and off, where he missed out on a lot of vital physio. Losing his muscle and body weight, he dropped to 35 kilos.

He finally returned home in February 2019. He received weekly physio appointments from the local brain injury team and worked on his exercises with his family. He was paralysed from the chest down when he came home, and the brain injury team worked on teaching him to hold himself up. The rehabilitation was again hampered because he wasn't able to have the home visits and physio due to Covid and the various lockdowns.

Thankfully, he has started attending a specialist gym once a week to use a motorised bike. This repeated process is helping his brain connect with his muscles, and he recently travelled a mile unaided on the machine. He is now starting to use a manual wheelchair (as well as his big one), which has made a massive difference, most notably because his wife Helen's COPD and emphysema have worsened over the last couple of years and she now uses oxygen, which she carries around with her – making it hard for her to push Martin.

This is the second project by Band of Builders for Martin. The first was project number 9 – where we updated Martin's heating system by installing a new wood-burning stove to replace an open fire that was unsafe. As Martin lives in a rural location, he relied on using an oil-fired boiler, which was expensive to run and was difficult to refill due to the location of the home, so installing the wood burner made it much easier and more economical for Martin's family to heat their home.

*The Project*

This project focused primarily on making the ground floor level and widening doorways to provide easier access for Martin in his wheelchair.

Plans are also in place for secondary glazing to the original windows of the cottage and PVC flush casements to the extensions. This covers the kitchen, Helen's room and the room that the carers stay in. There will also be new composite doors to meet Part M (access) of the Building Regulations.

This project took some 25 tradespeople 15 days to complete at an estimated value of approximately £37,000.

- **'Big Brew' campaign**

As a direct result of our 2022 'Big Brew' campaign, we are proud to be able to support members of the UK construction industry who are struggling with their mental health and wellbeing. Our dedicated Counsellor is a registered member of the BACP and an integrative counsellor. She works with many different clients from children and young people to adults and couples. She has also worked in many different settings, from alcohol and substance abuse rehabilitation centres to working as a school counsellor in primary education right through to college graduates.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

### **Volunteers**

As well as being dependent upon the kind donation of materials and equipment from many of the industry's suppliers, all of the aforementioned projects require the invaluable assistance of the volunteers which represent the charity in achieving the project ambitions.

During the year, the aforementioned projects incurred many hours of volunteers labour which would have cost a significant amount and the projects could not be completed without these volunteers.

Materials provided as gifts in kind	£126,737.60
Tradespeople assisting with the projects	226
Estimated number of hours worked	7,052 hours

### **Fund Raising Activities**

Throughout 2022, Band of Builders orchestrated a myriad of exciting and heartfelt fundraising events, striving to forge unity and garner resources for their benevolent endeavours.

The courageous participants of the "Hadrian's Wall Challenge" marched along the historic remnants of Hadrian's Wall, uniting history with the present cause and exemplifying the resilience intrinsic to the charity's mission. Their footsteps echoed the unyielding support for the trades community that Band of Builders has become synonymous with.

In collaboration with their partner, DeWalt, the Band of Builders facilitated spirited raffles at numerous tool fairs, where tradespeople and supporters had the chance to win premium tools while contributing to the charity, synergising professional interests with the spirit of giving.

Not to be overshadowed, one resilient volunteer tackled the strenuous journey of the London Marathon, embodying sheer perseverance and dedication, and metaphorically and physically running the extra mile for the cause.

Adrenaline-fuelled skydiving events also dotted the UK, with fearless participants plunging from the heavens, demonstrating that the sky is not the limit when it comes to supporting a noble cause.

In tandem, a harmonious partnership with Jewson propelled further fundraising ventures. The "Monster Splash", a triathlon-style event, witnessed participants battling through rigorous athletic challenges, while the Dragon Boat Race infused a traditional, competitive spirit into the fundraising efforts, with teams rowing vigorously, making waves of change for those in need.

### **Future Activities**

As part of ambitious plans to significantly increase Band of Builders' ability to help members of the UK construction industry who are battling illness or injury, we have appointed our first Chief Executive Officer. Gavin Crane has taken up the newly created role, and his first challenge is to map out the strategy and direction for the next 5–10 years as we as a charity look to build on our three cornerstones of providing practical support by completing projects, offering financial help to tradespeople facing hardship and making wellbeing services readily accessible to anyone in the construction industry who is in crisis.

Gavin, who was formerly Chair of the Board of Trustees, said: "In its simplest form, the new CEO role will mean ensuring that more people support Band of Builders, so we can help more people. ***It's a very exciting time to be part of Band of Builders because the charity is gaining huge momentum, which is all down to the commitment of so many of our base of volunteers, who give their time generously to support the charity and its activities. It's also down to the benefactors and sponsors who have given us significant financial support – in many cases making us their official charity partner. The board of trustees has ambitious plans for the growth of the charity, and the creation of this role is a huge statement of intent. I'm looking forward to being at the heart of taking Band of Builders to the next level.***"

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

**Future Activities (continued)**

As well as being tasked with building more strategic partnerships and developing more fundraising opportunities, Gavin also has a wider-reaching ambition to be a positive voice on issues affecting the construction industry, such as apprenticeships, the skills gap, inclusion and gender discrimination. His appointment comes at a time when we are working to complete a record-breaking 12 projects this year and are making plans for our second annual Big Brew event this October (to highlight mental health within the construction industry and raise funds to expand on our recently launched wellbeing support service). We are also expecting a rise in requests for financial assistance if the cost of living crisis continues to bite.

**Public Benefit**

The trustees are confident that all of their activities are undertaken with public benefit in mind. Although mainly aimed at members of the construction industry, the projects undertaken also benefit family and friends and foster positive relationships within the local communities and businesses in the area they operate.

**Reserves policy**

*Objective:*

To establish clear parameters around the use of unrestricted funds received by Band of Builders and establish a board-mandated financial reserve which is maintained to allow the charity to weather any unexpected financial shortfalls. This reserve level is intended to safeguard the charity, its beneficiaries and its staff and its use should be 'designated' to protect these three groups' welfare.

*Policy:*

We intend to maintain our reserves at a level which is at least equivalent to 40% of operating expenditure. Keeping the reserves as a percentage level allows the charity income to grow without the amount of reserve cover being reduced.

The actual level required will be evaluated by treasurer and agreed at board meeting, at a point as close to the start of each financial year as possible.

*Current position:*

At the year end, there were excess reserves but there were also a number of projects planned to be considered. These are being assessed for affordability for 2024 in the near future.

Approved by the charity's trustees and signed on their behalf by

**D.M. Seal**

Chairman

Date: **18 October 2023.**

## **Independent Examiner's Report to the Trustees of Band of Builders**

---

I report to the charity trustees on my examination of the accounts of the charity for the period from 1 March 2022 to 31 December 2022, which are set out on pages 12 to 18.

### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.
3. the accounts do 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.

**K. J. Maggs** F.C.A.,B.A.  
Chartered Accountant

Dated: **18 October 2023.**

**Band of Builders**  
**Statement of Financial Activities**  
for the period from 1 March 2022 to 31 December 2022

	Note	31 December 2022			31 Mar 22
		Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
<b>Income and endowments from</b>					
Donations and legacies	2	332,524	16,000	348,524	320,130
Other trading activities	3	98,492	-	98,492	133,942
Fundraising activities:					
Sponsorship events		7,892	-	7,892	-
Lottery and raffles		917	-	917	85
Investments:					
Bank interest		120	-	120	5
<b>Total income and endowments</b>		<u>439,945</u>	<u>16,000</u>	<u>455,945</u>	<u>454,162</u>
<b>Expenditure on</b>					
	4				
Raising funds, including other trading activities		177,682	-	177,682	122,744
Charitable activities		272,272	16,000	288,272	232,719
Other costs		23,030	-	23,030	41,494
<b>Total expenditure</b>		<u>472,984</u>	<u>16,000</u>	<u>488,984</u>	<u>396,957</u>
<b>Net (outgoing) / incoming resources for the year</b>		(33,039)	-	(33,039)	57,205
Transfers between funds		-	-	-	-
<b>Net income / Movement in funds</b>		(33,039)	-	(33,039)	57,205
<b>Reconciliation of funds</b>					
Total funds brought forward		186,825	-	186,825	129,620
<b>Total funds carried forward</b>		<u>153,786</u>	<u>-</u>	<u>153,786</u>	<u>186,825</u>

**Band of Builders**  
**Balance Sheet**  
for the period from 1 March 2022 to 31 December 2022

		31 December 2022		31 March 2022	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	6		2,283		1,472
<b>Current assets</b>					
Stock		36,589		29,460	
Debtors	7	23,807		27,418	
Cash at bank and in hand		111,398		137,591	
		<u>171,794</u>		<u>194,469</u>	
<b>Creditors: Amounts falling due within one year</b>	8		<u>20,291</u>		<u>9,116</u>
<b>Net current assets</b>			151,503		185,353
<b>Net assets</b>			<u><u>153,786</u></u>		<u><u>186,825</u></u>
<b>Unrestricted Funds</b>					
General			153,786		186,825
Total charity funds			<u><u>153,786</u></u>		<u><u>186,825</u></u>

All of the assets and liabilities for the current and comparative year relate to unrestricted funds.

The financial statements were approved and authorised for issue by the Board on **18 October 2023**.

Signed on behalf of the board of trustees:

**D.M. Seal**  
Chairman

**M.A. Armstrong**  
Treasurer

Companies House registration number: CE016697

The notes on pages 14 - 18 form part of these financial statements.

**Band of Builders**  
**Notes to the Financial Statements**  
**for the period from 1 March 2022 to 31 December 2022**

---

**1. Accounting policies**

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(a) Basis of preparation of the financial statements**

The charitable incorporated organisation constitutes a public benefit entity as defined by FRS 102. The financial statements 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 and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis and are presented in sterling which is the functional currency of the charity.

**(b) Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**(c) Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

**1. Accounting policies (continued)**

**(d) Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes costs relating to events held for the main purpose of raising funds, costs of trading activities and allocated support costs.
- Expenditure on charitable activities includes costs of the projects undertaken, including donated items and any additional costs relating to those projects or the planning thereof.
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

**(e) Tangible fixed assets**

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows.

Computer equipment	Straight line over 3 years
--------------------	----------------------------

**(f) Stocks**

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the first-in, first-out formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

**(g) Restricted funds**

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(h) Unrestricted funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**(i) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

**1. Accounting policies (continued)**

**(j) Judgements and key sources of estimation uncertainty**

There are no significant judgements or estimations which have been made in the process of applying the above accounting policies, other than usual cut off judgements included in prepayments and accruals.

**(k) Tax**

The charity is an exempt charity with in the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable entity for corporation tax purposes.

**2. Income from donations and legacies**

	<b>31 Dec 22</b>	<b>31 Mar 22</b>
	<b>£</b>	<b>£</b>
Legacies	-	2,500
Donations	101,291	135,163
Grants - for specific projects (Restricted)	5,000	2,907
Gifts in kind for projects	143,188	134,060
Sponsorship and patronage	99,045	45,500
	<u>348,524</u>	<u>320,130</u>

**3. Income from other trading activities**

	<b>31 Dec 22</b>	<b>31 Mar 22</b>
	<b>£</b>	<b>£</b>
Events held	53,000	49,365
Counselling and activity income	23,016	18,594
Sale of Merchandise	20,891	65,244
Other sales income	1,585	739
	<u>98,492</u>	<u>133,942</u>

**4. Expenditure**

	<b>31 Dec 22</b>	<b>31 Mar 22</b>
	<b>£</b>	<b>£</b>
<b>Raising funds, including other trading activities</b>		
Fundraising events	72,145	51,405
Marketing costs	16,605	4,759
Purchases of 'BoB' merchandise	7,361	14,680
Storage rent	3,330	3,996
Allocation of support costs	78,241	47,904
	<u>177,682</u>	<u>122,744</u>
<b>Charitable activities</b>		
Cost of projects	156,248	47,597
Gifts in kind for projects	-	134,060
Counselling and activity costs	50,622	300
Insurances	3,623	5,538
Grants awarded	2,667	2,110
Allocation of support costs	75,112	43,114
	<u>288,272</u>	<u>232,719</u>

## Band of Builders

### Notes to the Financial Statements (continued)

for the period from 1 March 2022 to 31 December 2022

#### 4. Expenditure (continued)

	31 Dec 22	31 Mar 22	
	£	£	
<b>Other costs - Governance</b>			
Charity consultant	17,440	33,180	
Accountancy fees	810	1,604	
Independent examiner's fees	1,650	1,920	
Allocation of support costs	3,130	4,790	
	<u>23,030</u>	<u>41,494</u>	
<b>Support costs</b>			
Repairs and maintenance	210	-	
Postage and stationery	5,023	7,228	
Office administration expenses	4,441	6,851	
Wages	99,500	63,849	
Social security costs	6,513	5,532	
Pension Cost	2,247	1,340	
Subscriptions	10,680	1,095	
Travel costs	24,238	6,594	
Sundry expenses	444	722	
Bank and similar charges	1,997	1,165	
Legal and professional fees	60	576	
Depreciation charge	1,083	856	
Interest payable	47	-	
	<u>156,483</u>	<u>95,808</u>	
<b>Allocation of support costs:</b>			
Raising funds	50%	78,241	47,904
Charitable activities	48%	75,112	43,114
Other	2%	3,130	4,790
		<u>156,483</u>	<u>95,808</u>

#### 5. Trustees' remuneration and expenses

No trustee received remuneration or re-imbursed expenses in relation to their roles as a trustee.

#### 6. Tangible fixed assets

	Computer equipment	Furniture and equipment	Total
	£	£	£
<b>Cost</b>			
Brought forward at 1 April 2022	1,609	958	2,567
Additions	319	1,575	1,894
Carried forward at 31 December 2022	<u>1,928</u>	<u>2,533</u>	<u>4,461</u>
<b>Depreciation</b>			
Brought forward at 1 April 2022	776	319	1,095
Charge for the year	959	124	1,083
Carried forward at 31 December 2022	<u>1,735</u>	<u>443</u>	<u>2,178</u>
<b>Net book value</b>			
At 31 December 2022	<u>193</u>	<u>2,090</u>	<u>2,283</u>
At 31 March 2022	<u>833</u>	<u>639</u>	<u>1,472</u>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the period from 1 March 2022 to 31 December 2022**

---

**7. Debtors**

	<b>31 Dec 22</b>	<b>31 Mar 22</b>
	<b>£</b>	<b>£</b>
Trade debtors	22,838	21,274
Prepayments and accrued income	969	6,144
	<u>23,807</u>	<u>27,418</u>

**8. Creditors**

	<b>31 Dec 22</b>	<b>31 Mar 22</b>
	<b>£</b>	<b>£</b>
Trade creditors	9,526	3,186
Taxation and social security costs	8,305	3,410
Accruals and deferred income	2,460	2,520
	<u>20,291</u>	<u>9,116</u>

**9. Analysis of net assets (between restricted and unrestricted funds)**

**Restricted funds** relates to monetary awards made to the charity with the purpose of fulfilling one of the building projects which they undertake, i.e. a specified project. Donations in kind do not tend to be restricted due to the fact that if there is a surplus then they can be used for any project undertaken by the charity.

**10. Related party transactions**

The charity is controlled by the trustees as a body and no individual does or could exert control.

No Trustee has received any remuneration or expenses in their capacity as a Trustee.

The charity has rented storage from Playmaintain Limited, a company owned by G. Crane and L. Stevenson for a rental of £3,330 (31 Mar 2022 - £3,996) which is below the market rent.

**BAND OF BUILDERS**

England & Wales - Charity number 1182283

---

# Accounts

---

**Band of Builders  
Financial Statements  
for the year ended  
28 February 2022**



**Band of Builders**  
**Financial Statements**  
**for the year ended 28 February 2022**

---

**INDEX**

Legal and Administrative Information	1
Trustees' Annual Report	2 - 9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13 - 17

**Band of Builders**  
**Legal and Administrative Information**  
**for the year ended 28 February 2022**

---

<b>Trustees</b>	D.M. Seal	Chairman	(Appointed 1 May 2022)
	G. Crane	Chairman	(Resigned 1 May 2022)
	M.A. Armstrong	Treasurer	(Appointed 23 March 2022)
	L. Stevenson		
	S.T. McCormick		
	P. Cape		Appointed (7 February 2022)
	T.P.J Height		Appointed (7 February 2022)
	M. McGee		Appointed (7 February 2022)
	H.C. Newberry		(Appointed 23 March 2022)
	S.L. Hanks		(Appointed 23 March 2022)
	R.A. Dambrowski		(Appointed 23 March 2022)
	A/B. Callow		(Appointed 23 March 2022)

E.C. Manning		Resigned (7 February 2022)
--------------	--	----------------------------

<b>Registered office and principal office</b>	Band of Builders PO Box 235 Wisbech PE14 4FA
---	---

<b>Charity Registered Number</b>	1182283
----------------------------------	---------

<b>Bankers</b>	Unity TrustBank PLC PO Box 7193 Planetary Road Willenhall WV1 9DG
	Barclay Bank PLC 12 Old Market Wisbech PE13 1NN

<b>Independent Examiner</b>	K J Maggs F.C.A. Moore Thompson Bank House Broad Street Spalding Lincs PE11 1TB
-----------------------------	---

**Band of Builders**  
**Trustees' Annual Report**  
**for the year ended 28 February 2022**

---

The trustees present their report with the financial statements for the year ended 28 February 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the

**Structure, governance and management**

**Governing document**

Band of Builders is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission with charity registered number 1182283, under a constitution approved by the Trustees on 28 February 2019.

**Trustees**

The trustees in position throughout the year are shown on page 1.

**Appointment of trustees**

A prospective trustee must be formally proposed and approved by the current trustees.

**Objectives**

The charity works for the public benefit having as its objectives the relief of those in need by reason of ill health or disability who work within the construction industry:

1. Co-ordinating and developing services to support construction members, their families and dependants,
2. Providing modifications to accommodation to enhance quality of life
3. Promoting their health and wellbeing
4. Providing relevant financial support
5. Providing support through the wider Band of Builders family

**Activities**

Band of Builders was originally founded by Addam Smith in 2016 with the intention of gathering together a group of volunteers from within the construction industry to help landscape the garden of Keith Ellick, one of his employees who had been diagnosed with terminal cancer.

The plan escalated and developed into a full scale house renovation which involved volunteers from right across the country. The project ultimately enabled the property to be purchased and put into trust for the protection and comfort of Keith's family.

Since this time, Band of Builders became unstoppable with one project leading to a second and soon evolved into multiple projects of various sizes. Members of the construction industry and their families have united to help with work on the projects, materials, fundraising events and activities, together with monetary and emotional support.

Band of Builders regularly works in conjunction with Industry partners such as DeWalt, the Talasey group, Advent Tools, Lee Brothers, Jewson along with the large number of volunteers and suppliers who provide materials, tools and especially the time to assist with all the projects. It is a fact that without any one of you, we could not do what we have been able to do for people in need of help within our industry.

**Volunteer help**

Band of Builders relies very heavily on volunteers who give up their free time to help others. It has its own Facebook community and website with the social media tag #TogetherStronger.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2022**

---

**Achievements and performance**

The results and financial position of the charity for the financial year are detailed on pages 10 to 17.

**Charitable Projects**

During 2021/22, seven projects were completed:

- **Andy's Project**

*The Objective*

Following a serious car accident, Andrew's extensive injuries meant that he was unable to finish a number of DIY projects that he had started before being hospitalised. This is where Band of Builders stepped in and our aim was to complete these jobs for Andrew and his family - enabling the family to once again enjoy their garden and to make accessibility easier and safer for Andrew.

*Background*

Andrew, 56 from Lennox town, Glasgow, who lives with his wife Pamela and their son, started his career as a joiner and progressed to become clerk of works and inspector with Glasgow District Council. He was involved in a near-fatal car accident in October 2014, which left all of his ribs broken and caused widespread injury including a crushed hip and pelvis and internal damage. He suffered multiple complications, which led to him being hospitalised for a year, enduring 26 operations as well as contracting pneumonia and septic shock.

*The Project*

Band of Builders carried out a range of jobs to make access to Andrew's home and garden easier and safer, with 9 volunteer tradespeople spending 36 labour hours transforming Andy's garden in just 4 days. The construction team also extended the fishpond upwards with sleepers, carried out electrical works to the pond filters and shed and installed a gazebo over the pond.

The BoB team also erected a shed and built a small patio area, levelling and re-laying the lawn, adding a ramp from the back door into the garden and laying flooring to the kitchen.

- **Cher's Project**

*The Objective*

Cher has had both feet amputated and has suffered damage to her hands after developing Meningococcal Septicaemia. Her condition means she currently lives in the living room which is the main downstairs area of her home in Flintshire. Cher now occupies this room 24/7, with her bed and wheelchair taking up a lot of the space in what is the main living area of the family home, and giving her no privacy.

Band of Builders made a range of adaptations to Cher's home to ensure it was safe and wheelchair accessible, giving Cher more independence to enjoy her home and cook for her family again. It has also given them back their family living area.

*Background*

Cher, 46, lives at home in Flintshire with her partner Mark, a plasterer. They have two children, Georgia, 22 and Ryan, 18. In October 2020, Cher contracted Meningococcal Septicaemia, a bacterial infection that enters the bloodstream, multiplies uncontrollably, and damages the walls of the blood vessels and organs. It can also lead to brain damage, skin damage, amputations and even death.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2022**

---

**Charitable Projects continued...**

- **Cher's Project (continued)**

*Background (continued)*

Having gone into septic shock, Cher's family were told she only had a 20% chance of survival as her organs had started to shut down. However, after a long three-and-a-half month battle for her life, Cher pulled through but both her legs were amputated below the knee. Her hands are also severely damaged; she no longer has feeling in them, although she does have limited use. She has visible scars from her infection which has left significant damage, as well as damage to various organs. Cher is due to be fitted for prosthetics but will still have limited usage due to the pressures it will put on her amputated limbs. Therefore, wheelchair use will still be a major part of her life going forward.

*The Project*

Band of Builders aimed to help Cher and her family by increasing the size of their living area. Having expanded the current extension, the team also added a new low-level kitchen, wet room and refitted Cher's bedroom. By removing internal walls and widening doorways, together with ramped access outside, the team have made the family home wheelchair accessible which will also give Cher more independence.

A renovation on this scale would normally take up to four months, but the team from BoB completed the project in just 31 days. Cher was left speechless when the charity handed her home back for her to move back into. An overjoyed Cher said: "***I couldn't imagine how it was going to be - but this is absolutely incredible, and I can't thank all of the volunteers enough for what they've done in giving me loads of living space. It's been a real struggle, but Band of Builders has given me my freedom back and I can be happy again .***"

- **Tom's Project**

*The Objective*

Former bricklayer Tom Knapper from Stoke-on-Trent was recently diagnosed with cancer of the liver (which is currently under control), has had two heart attacks and also suffers from arthritis. His illnesses mean that he can no longer maintain the house he built for his family in 1970 – and it was starting to fall into a state of disrepair. Band of Builders made a series of vital repairs on his home, but the standout feature of this project was the opportunity for Tom to speak to our team of tradespeople – because he had really missed the camaraderie on a building site since he retired. He told local media that he'd seen more people in one weekend than for the last couple of years (because of Covid restrictions).

*Background*

Tom Knapper is a former bricklayer with a career that spanned more than 50 years. He was too young to be called up to fight in World War II and instead helped build new council homes for returning war veterans. He worked on a site in Bentilee, Stoke-on-Trent, which at the time was the largest new council estate in the UK. During his 50-year career, Tom also repaired the brickwork inside bottle ovens that were used in the local pottery industry – this was a skill that few brickies were able to master. Tom's health has deteriorated and, coupled with the passing of his wife June a couple of months before the pandemic, he has been unable to maintain his bungalow.

It was Tom's son Adrian who contacted Band of Builders asking for help for his dad after seeing the widespread news coverage of the home transformation that volunteers carried out for Robert Lamb, a quantity surveyor from Solihull who was left paralysed after suffering a severe spinal cord injury when he fainted due to low blood pressure.

**Trustees' Annual Report**  
**Trustees' Annual Report (continued)**  
**Trustees' Annual Report**

---

**Charitable Projects continued...**

- **Tom's Project (continued)**

*The Project*

The project was undertaken over a weekend in December 2021. As Tom is no longer able to keep up the maintenance on the house that he built himself, Band of Builders carried out a series of repairs and renovations in three key areas. The garage roof required work to repair leaks and make it watertight again – this was especially important because Tom spends a lot of time in his garage. The central heating system required a much-needed service to improve the warmth in Tom's home. This also included changing the taps in the house to levers to make them easier for Tom to operate, due to his arthritis. The paved steps outside the front door had become a trip hazard for the 93-year-old, and these were replaced to create a flat, sturdy walking surface.

- **Howard's Project**

*The Objective*

Our aim was to make adaptations to Howard's property to allow him to return home to his family from the live-in brain injury unit in Garforth where he was receiving treatment.

*Background*

Over two years ago, in April 2020 Howard Holden, a 54 year old Building Surveyor from Oswaldtwistle in Lancashire suffered unexplained heart failure in his sleep. Howard has worked in the building trade for most of his working life, 14 years of which as a plasterer before he re-trained

On realising something was wrong, his wife Sam and two young daughters Daisy, who was then 12 and Tilly 10, performed chest compressions on him until the ambulance team arrived. Paramedics then took over and managed to get him stable, although he was not expected to survive the night. During this time Howard suffered severe brain damage due to lack of oxygen to his brain. Howard was placed in a medically induced coma, on a ventilator for around two weeks and was gravely ill. When Howard came out of the coma he had to learn to do everything again, walk, talk and even eat but his pure determination to get better, along with the love and support from his family helped him to continue to slowly improve.

Howard has been left battling a number of health issues - despite receiving rehabilitation in a live-in brain injury unit in Garforth, near Leeds. Howard suffers from severe fatigue, mobility issues and other brain-injury symptoms such as confusion and short-term memory loss. Family travel to Leeds as often as they can to visit him. Covid restrictions haven't helped and at times he has not been able to see them other than on Skype or Zoom calls. Their aim now, as soon as he is well enough, is to get him home to continue his recovery so that they can all be together once more.

*The Project*

Almost two years ago, in April 2020 Howard Holden, a 54 year old Building Surveyor from Oswaldtwistle in Lancashire suffered unexplained heart failure in his sleep. Howard has worked in the building trade for most of his working life, 14 years of which as a plasterer before he re-trained and gained his degree in Building Surveying at the age of 50. On realising something was wrong, his wife Sam and two young daughters Daisy, who was then 12 and Tilly 10, performed chest compressions on him until the ambulance team arrived. Paramedics then took over and managed to get him stable, although he was not expected to survive the night. During this time Howard suffered severe brain damage due to lack of oxygen to his brain. Howard was placed in a medically induced coma, on a ventilator for around two weeks and was gravely ill.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2022**

---

**Charitable Projects continued...**

- **Howard's Project (continued)**

*The Project (continued)*

Howard's wife, Sam, thanked the gathered crowd at the handover and said: "**You're brilliant, fantastic people, and for Howard it's going to make a massive difference – not just to be back home but to help his recovery, as he'll be able to have his own space to relax in a safe environment.**" She added: "**I know that people say we've been unlucky about what we've been through, but how can we be unlucky when we've had the pleasure and the honour of meeting such an amazing group of people. Thank you from the bottom of our hearts to the volunteers and everyone who donated food and materials. You make the world make sense ."**

- **Tess's Project**

*The Objective*

Tess from South Shields in the North East of England, whose dog alerted her to her ovarian cancer. Following the diagnosis, Band of Builders aimed to create a safe and peaceful space for Tess while she recuperated from chemotherapy.

*Background*

In January 2021, Tess, 41, presented at her GP surgery with a large lump in her abdomen. Initially Tess thought that the lump was a fibroid, however, her GP sent her directly to the A&E department for her to be checked over and after a few investigative visits to a more specialist hospital, Tess was diagnosed with Low Grade Serous Carcinoma (LGSC) Stage 3, a rare subtype of Ovarian Cancer. In March last year, Tess underwent a 12-hour operation to have a full hysterectomy and during the surgery, it was evident that cancer had spread to Tess's bowel. Thankfully, recent tests have confirmed that the surgery and subsequent chemotherapy have been successful – but it's still a long road back to health for Tess, who says that she has Lola, her dog, to thank for saving her life.

*The Project*

Half a dozen tradespeople answered the call and volunteered their time for free to complete the project, which took place over a weekend in March. The main element of the project was to build a new decked area in the garden so that Tess could sit outside and enjoy the sunshine whilst she recovered from treatment.

- **Rob's Project**

*The Objective*

The team from Band of Builders carried out a range of adaptations to Robert's home in Solihull in order to ensure it was safe and accessible in readiness for his return home from a Shropshire rehabilitation centre.

*Background*

Robert Lamb, 58, suffered a severe spinal cord injury when he fainted due to low blood pressure at home in October 2020. Despite undergoing surgery, the father of four, from Solihull, was left paralysed from the chest down and needed to spend several months recovering at a rehabilitation centre in Oswestry until he was able to return to his home in February 2021. With Robert unable to walk, the house where he and his three sons - Callum, Gavin and Mackenzie, who plays for West Bromwich Albion's youth team - live needed to be adapted to ensure it was safe and comfortable for him in his new situation.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2022**

---

**Charitable Projects continued...**

- **Rob's Project (continued)**

*The Project*

In just nine days, a total of around 60 tradespeople carried out a raft of changes including the creation of a downstairs bedroom and wet room, as well as installation of underfloor heating and air conditioning as Rob's body would now struggle to regulate its temperature.

Work also included the installation of a state-of-the-art accessible kitchen from Magnet, including new appliances paid for by LionHeart, a benevolent fund for the Royal Institution of Chartered Surveyors (RICS) and their families. Rob said: ***"It's overwhelming. I thought they were doing two rooms - a bedroom and the wet room - but to see everything they've done is really overwhelming. At one point I thought I would maybe have to go into a care home temporarily so to be able to come back to my own home and for it to have everything I need really means the world.***

***"For so many strangers to give up their time to do this for me is amazing. It's great to know there are good people out there who do things to help people like this."*** All work was undertaken by volunteer tradespeople from across the country using materials donated by the construction sector.

- **Hayley's project**

*The Objective*

A responsive project for Hayley Maggie Smith who had been diagnosed with terminal cancer. Our brief was to install radiators in her bedroom, service the boiler, repair faulty lighting and help to make her bedroom special for her to come home to after being given only months to live.

*Background*

Hayley Maggie Smith who had been diagnosed with terminal cancer. She had been diagnosed in the December of 2020 and was operated on in January '21 however the Sarcoma had gone too far and she was given only months to live.

*The Project*

All works undertaken promptly to allow her the time, space and comfort at the end of her life, spending it with her family and friends.

- **'Big Brew' campaign**

As a direct result of our 2021 'Big Brew' campaign we are proud to be able to support members of the UK construction industry who are struggling with their mental health and wellbeing. Our dedicated Counsellor is a registered member of the BACP and an integrative counsellor. She works with many different clients from children and young people to adults and couples. She has also worked in many different settings, from alcohol and substance abuse rehabilitation centres to working as a school counsellor in primary education right through to college graduates.

**Volunteers**

As well as being dependent upon the kind donation of materials and equipment from many of the industry's suppliers, all of the aforementioned projects require the invaluable assistance of the volunteers which represent the charity in achieving the project ambitions.

During the year, the aforementioned projects incurred many hours of volunteers labour which would have cost a significant amount and the projects could not be completed without these volunteers.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2022**

---

**Fund Raising Activities**

The fundraising events and activities which were planned for 2020 had to be postponed following the Government's announcement in March and the further restrictions later in the year. This included the 2020 Ball and BoBfest Camping event, however although the London Marathon was cancelled, a virtual event took place in October 2020 with four Band of Builders representatives taking part. The charity had a runner entered in the 2021 London Marathon but his entry was deferred to 2022 after he contracted Covid-19 and was not fully recovered in time.

They also offer sponsorship packages, undertake commercial partnerships and run an on-line Merchandise store which provides branded clothing, pens, construction college kits, stickers, wristbands and keyrings.

**Future Activities**

As part of ambitious plans to significantly increase Band of Builders' ability to help members of the UK construction industry who are battling illness or injury, we have appointed our first Chief Executive Officer. Gavin Crane has taken up the newly created role, and his first challenge is to map out the strategy and direction for the next 5–10 years as we as a charity look to build on our three cornerstones of providing practical support by completing projects, offering financial help to tradespeople facing hardship and making wellbeing services readily accessible to anyone in the construction industry who is in crisis

Gavin, who was formerly Chair of the Board of Trustees, said: "In its simplest form, the new CEO role will mean ensuring that more people support Band of Builders, so we can help more people. ***"It's a very exciting time to be part of Band of Builders because the charity is gaining huge momentum, which is all down to the commitment of so many of our base of volunteers, who give their time generously to support the charity and its activities. It's also down to the benefactors and sponsors who have given us significant financial support – in many cases making us their official charity partner. The board of trustees has ambitious plans for the growth of the charity, and the creation of this role is a huge statement of intent. I'm looking forward to being at the heart of taking Band of Builders to the next level."***

As well as being tasked with building more strategic partnerships and developing more fundraising opportunities, Gavin also has a wider-reaching ambition to be a positive voice on issues affecting the construction industry, such as apprenticeships, the skills gap, inclusion and gender discrimination. His appointment comes at a time when we are working to complete a record-breaking 12 projects this year and are making plans for our second annual Big Brew event this October (to highlight mental health within the construction industry and raise funds to expand on our recently launched wellbeing support service). We are also expecting a rise in requests for financial assistance if the cost of living crisis continues to bite.

**Public Benefit**

The trustees are confident that all of their activities are undertaken with public benefit in mind. Although mainly aimed at members of the construction industry, the projects undertaken also benefit family and friends and foster positive relationships within the local communities and businesses in the area they operate.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2022**

---

**Reserves policy**

The Trustees believe that the holding of reserves is necessary due to the nature of their activities. The varied nature of the projects undertaken makes it difficult to determine the minimum level required. The Trustees believe that the current level of reserves is sufficient for them to continue their charitable activities.

Approved by the charity's trustees and signed on their behalf by

**D.M. Seal**

Chairman

Date: **10 November 2022**

**Independent Examiner's Report  
to the Trustees of Band of Builders**

---

I report to the charity trustees on my examination of the accounts of the charity for the year ended 28 February 2022, which are set out on pages 11 to 17.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records.
3. the accounts do 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.

**K. J. Maggs** F.C.A.,B.A.  
Moore Thompson  
Chartered Accountants

Dated: **16 November 2022**

**Band of Builders**  
**Statement of Financial Activities**  
**for the year ended 28 February 2022**

		<b>2022</b>		<b>2021</b>
	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
				<b>Total Funds £</b>
<b>Income and endowments from</b>				
Donations and legacies	2	316,973	2,907	319,880
Other trading activities	3	134,277	-	134,277
Investments:				
Bank interest		5	-	5
<b>Total income and endowments</b>		<u>451,255</u>	<u>2,907</u>	<u>454,162</u>
<b>Expenditure on</b>				
	4			
Raising funds, including other trading activities		122,744	-	122,744
Charitable activities		220,835	11,884	232,719
Other costs		41,494	-	41,494
<b>Total expenditure</b>		<u>385,073</u>	<u>11,884</u>	<u>396,957</u>
<b>Net Incoming resources for the year</b>		66,182	(8,977)	57,205
Transfers between funds		(8,977)	8,977	-
<b>Net income / Movement in funds</b>		57,205	-	57,205
<b>Reconciliation of funds</b>				
Total funds brought forward		129,620	-	129,620
<b>Total funds carried forward</b>		<u><u>186,825</u></u>	<u><u>-</u></u>	<u><u>186,825</u></u>
				<u><u>129,620</u></u>

The notes on pages 13 - 17 form part of these financial statements.

**Band of Builders**  
**Balance Sheet**  
for the year ended 28 February 2022

		2022		2020	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	6		1,472		479
<b>Current assets</b>					
Stock		29,460		16,829	
Debtors	7	27,418		20,000	
Cash at bank and in hand		137,591		104,368	
		<u>194,469</u>		<u>141,197</u>	
<b>Creditors: Amounts falling due within one year</b>	8	<u>9,116</u>		<u>12,056</u>	
<b>Net current assets</b>			185,353		129,141
<b>Net assets</b>			<u>186,825</u>		<u>129,620</u>
<b>Unrestricted Funds</b>					
General			186,825		129,620
Total charity funds			<u>186,825</u>		<u>129,620</u>

All of the assets and liabilities for the current and comparative year relate to unrestricted funds.

The financial statements were approved and authorised for issue by the Board on **10 November 2022**.

Signed on behalf of the board of trustees:

**D.M. Seal**  
Chairman

**M.A. Armstrong**  
Treasurer

Companies House registration number: CE016697

The notes on pages 13 - 17 form part of these financial statements.

**Band of Builders**  
**Notes to the Financial Statements**  
**for the year ended 28 February 2022**

---

**1. Accounting policies**

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise

**(a) Basis of preparation of the financial statements**

The charitable incorporated organisation constitutes a public benefit entity as defined by FRS 102. The financial statements 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 and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis and are presented in sterling which is the functional currency of the charity.

**(b) Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**(c) Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2022**

---

**1. Accounting policies (continued)**

**(d) Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes costs relating to events held for the main purpose of raising funds, costs of trading activities and allocated support costs.
- Expenditure on charitable activities includes costs of the projects undertaken, including donated items and any additional costs relating to those projects or the planning thereof.
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

**(e) Tangible fixed assets**

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as

Computer equipment	Straight line over 3 years
--------------------	----------------------------

**(f) Stocks**

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the first-in, first-out formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

**(g) Restricted funds**

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(h) Unrestricted funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**(i) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2022**

**1. Accounting policies (continued)**

**(j) Judgements and key sources of estimation uncertainty**

There are no significant judgements or estimations which have been made in the process of applying the above accounting policies, other than usual cut off judgements included in prepayments and accruals.

**(k) Tax**

The charity is an exempt charity with in the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable entity for corporation tax purposes.

**2. Income from donations and legacies**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Legacies	2,500	5,000
Donations	134,913	26,200
Grants - for specific projects (Restricted)	2,907	-
Gifts in kind for projects	134,060	29,996
Sponsorship	45,500	25,000
	<u>319,880</u>	<u>86,196</u>

**3. Income from other trading activities**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Events held	41,740	8,421
Sale of Merchandise	91,713	44,773
Other sales income	824	1,308
	<u>134,277</u>	<u>54,502</u>

**4. Expenditure**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Raising funds, including other trading activities</b>		
Fundraising events	51,405	380
Marketing costs	4,759	47
Purchases of 'BoB' merchandise	14,680	38,121
Storage rent	3,996	3,996
Allocation of support costs	47,904	11,372
	<u>122,744</u>	<u>53,916</u>
<b>Charitable activities</b>		
Cost of projects	47,897	8,614
Gifts in kind for projects	-	29,996
Insurances	5,538	1,305
Grants awarded	2,110	-
Allocation of support costs	43,114	10,235
	<u>232,719</u>	<u>50,150</u>
<b>Other costs - Governance</b>		
Charity consultant	33,180	14,010
Accountancy fees	1,604	1,668
Independent examiner's fees	1,920	1,890
Allocation of support costs	4,790	1,138
	<u>41,494</u>	<u>18,706</u>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2022**

**4. Expenditure (continued)**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Support costs</b>		
Repairs and maintenance	-	270
Postage and stationery	7,228	1,876
Office administration expenses	6,763	4,153
Wages	63,849	9,189
Social security costs	5,532	-
Pension Cost	1,340	151
Subscriptions	1,095	614
Telephone	88	128
Travel costs	6,594	2,030
Sundry expenses	722	636
Bank charges	1,165	1,305
Legal and professional fees	576	2,154
Depreciation charge	856	239
	<u>95,808</u>	<u>22,745</u>
<b>Allocation of support costs:</b>		
Raising funds	50%	47,904
Charitable activities	45%	43,114
Other	5%	4,790
		<u>95,808</u>
		<u>22,745</u>

**5. Trustees' remuneration and expenses**

No trustee received remuneration or re-imbursed expenses in relation to their roles as a trustee.

**6. Tangible fixed assets**

	<b>Computer equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Cost</b>		
Brought forward at 1 March 2021	718	718
Additions	1,849	1,849
Carried forward at 28 February 2022	<u>2,567</u>	<u>2,567</u>
<b>Depreciation</b>		
Brought forward at 1 March 2021	239	239
Charge for the year	856	856
Carried forward at 28 February 2022	<u>1,095</u>	<u>1,095</u>
<b>Net book value</b>		
At 28 February 2022	<u>1,472</u>	<u>1,472</u>
At 28 February 2021	<u>479</u>	<u>479</u>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2022**

**7. Debtors**

	<b>2022</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade debtors	21,274	20,000
Prepayments and accrued income	6,144	-
	<u>27,418</u>	<u>20,000</u>

**8. Creditors**

	<b>2022</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	3,186	5,448
Taxation and social security costs	3,410	525
Pension creditor	-	352
Accruals and deferred income	2,520	5,731
	<u>9,116</u>	<u>12,056</u>

**9. Analysis of net assets (between restricted and unrestricted funds)**

**Restricted funds** relates to monetary awards made to the charity with the purpose of fulfilling one of the building projects which they undertake, i.e. a specified project. Donations in kind do not tend to be restricted due to the fact that if there is a surplus then they can be used for any project undertaken by the charity.

**10. Related party transactions**

The charity is controlled by the trustees as a body and no individual does or could exert control.

No Trustee has received any remuneration or expenses in their capacity as a Trustee.

The charity has rented storage from Playmaintain Limited, a company owned by G. Crane and L. Stevenson for a rental of £3,996 (2021 - £3,996) which is below the market rent.

**BAND OF BUILDERS**

England & Wales - Charity number 1182283

---

# Accounts

---

**Band of Builders  
Financial Statements  
for the year ended  
28 February 2021**



**Band of Builders**  
**Financial Statements**  
**for the year ended 28 February 2021**

---

**INDEX**

Legal and Administrative Information	1
Trustees' Annual Report	2 - 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 - 13

**Band of Builders**  
**Legal and Administrative Information**  
**for the year ended 28 February 2021**

---

<b>Trustees</b>	G. Crane L. Stevenson S.T. McCormick E.C. Manning D.M. Seal	Chairman    (Appointed 1 August 2021)
<b>Registered office and principal office</b>	Band of Builders PO Box 235 Wisbech PE14 4FA	
<b>Charity Registered Number</b>	1182283	
<b>Bankers</b>	Unity TrustBank PLC PO Box 7193 Planetary Road Willenhall WV1 9DG	
<b>Independent Examiner</b>	K J Maggs F.C.A. Moore Thompson Bank House Broad Street Spalding Lincs PE11 1TB	

**Band of Builders**  
**Trustees' Annual Report**  
**for the year ended 28 February 2021**

---

The trustees present their report with the financial statements for the year ended 28 February 2021.

The financial statements comply with the Charities Act 2011, the charity's constitution and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Charities Act 2011.

### **Structure, governance and management**

#### **Governing document**

Band of Builders is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission with charity registered number 1182283, under a constitution approved by the Trustees on 28 February 2019.

#### **Trustees**

The trustees in position throughout the year are shown on page 1.

#### **Appointment of trustees**

A prospective trustee must be formally proposed and approved by the current trustees.

#### **Objectives**

The charity works for the public benefit having as its objectives the relief of those in need by reason of ill health or disability who work within the construction industry:

1. Co-ordinating and developing services to support construction members, their families and dependants,
2. Providing modifications to accommodation to enhance quality of life
3. Promoting their health and wellbeing
4. Providing relevant financial support
5. Providing support through the wider Band of Builders family

#### **Activities**

Band of Builders was originally founded by Addam Smith in 2016 with the intention of gathering together a group of volunteers from within the construction industry to help landscape the garden of Keith Ellick, one of his employees who had been diagnosed with terminal cancer.

The plan escalated and developed into a full scale house renovation which involved volunteers from right across the country. The project ultimately enabled the property to be purchased and put into trust for the protection and comfort of Keith's family.

Since this time, Band of Builders became unstoppable with one project leading to a second and soon evolved into nearly 20 projects of various sizes. Members of the construction industry and their families have united to help with work on the projects, materials, fundraising events and activities, together with monetary and emotional support.

Band of Builders regularly works in conjunction with Industry partners such as DeWalt, the Talasey group, Advent Tools, Lee Brothers, Jewson along with the large number of volunteers and suppliers who provide materials, tools and especially the time to assist with all the projects. It is a fact that without any one of you, we could not do what we have been able to do for people in need of help within our industry.

#### **Volunteer help**

Band of Builders relies very heavily on volunteers who give up their free time to help others. It has its own Facebook community and website with the social media tag #TogetherStronger.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2021**

---

**Achievements and performance**

The results and financial position of the charity for the financial year are detailed on pages 6 to 13.

**Charitable Projects**

During 2020, only one project was possible due to the impact of the Covid-19 Pandemic. Whilst they were unable to carry out any construction type works and assistance the charity did offer funds to assist with any financial difficulties which may be suffered by members of the industry but no such grants were requested.

- Chris's project - A plasterer who was diagnosed with Cerebellar Ataxia needed improved access to his home in order to regain some independence of movement. The project was due to start at the end of March but had to be postponed following Covid-19 restrictions being imposed. The project started in October 2020 where the driveway paths were overhauled to provide wheelchair access. This project took the volunteers 1,140 man hours to complete and will make Chris' home more accessible to allow Chris to regain his independence.

During 2021 and beyond, six projects have been planned, some of which have already been started and even completed;

- Rob's Project - A quantity surveyor left paralysed after he fainted in his bedroom due to low blood pressure and suffered a severe spinal cord injury. The father of four, underwent surgery but has been left paralysed from the chest down. He was recovering at a rehabilitation centre when in March 2021, a team from Band of Builders carried out a range of adaptations to Robert's home in order to ensure it is safe and accessible for him when he returned home.
- Andy's Project - Andrew started his career as a joiner and progressed to become clerk of works and inspector with a District Council. He was involved in a near-fatal car accident in October 2014, which caused extensive injuries including a crushed hip and pelvis, as well as leaving all of his ribs broken plus internal injuries. Andrew suffered multiple complications which led to him being hospitalised for a year, enduring 26 operations, pneumonia and septic shock and has meant that Andrew is now unable to finish the jobs he had started at home. This is where Band of Builders stepped in to complete those works.
- Cher's Project - Cher lives with her partner who is a plasterer and their two children. Last year, Cher developed Meningococcal Septicaemia, a bacterial infection which can lead to brain damage, skin damage, amputations and even death. Cher was required to have both feet amputated, halfway up to her knees and her hands are severely damaged as she no longer has feeling in them, although retains limited use. Cher is due to be fitted for prosthetics but will still have limited usage due to the pressures it will put on her amputated limbs, therefore, wheelchair use will still be a major part of her life going forward. Band of Builders have increased the size of their living area, added a new low-level kitchen and wet room and refitting Cher's bedroom giving ramped access outside and wider doorways making their home wheelchair accessible, giving Cher more independence.
- Howard's Project - In April 2020, Howard, a Building Surveyor suffered unexplained heart failure in his sleep. Howard suffered severe brain damage due to lack of oxygen to his brain and as a result he had to learn to do everything again, walk, talk and even eat but his pure determination to get better, along with the love and support from his family helped him to continue to slowly improve. Howard has been left battling a number of health issues and is currently receiving rehabilitation in a live-in brain injury unit. Howard suffers from severe fatigue, mobility issues and other brain-injury symptoms such as confusion and short-term memory loss. We aim to support Howard's recovery and ongoing rehabilitation by creating an extension at the rear of the property to create a new bedroom and wet room for Howard. This is intended to create a safe and enjoyable space for Howard as a result of his ongoing needs, a new fence will need to be installed around the entire garden.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2021**

---

**Charitable Projects**

- Hayley's Project - Hayley, 29, was hospitalised with terminal cancer and a call went out from Hayleys family to get a room ready for her so that she could return home. The home was in the middle of having an extension built and nowhere near ready for her to come home and spend her final days. Band of Builders stepped in to service the boiler as it wasn't working and put new radiators in Hayleys room as well as installing skirtings, architraves and lighting. Hayley was able to come home and be with her family until she sadly passed away early in July.
- Tom's Project - Tom, a 92 year old former bricklayer was recently diagnosed with cancer of the liver, has had two heart attacks and suffers from arthritis. As a result, he is no longer able to maintain the bungalow he built himself in 1970. Prior to the pandemic, Tom sadly lost his wife June, his life long companion and teenage sweetheart. Tom's pride is the bungalow that he built for his wife and fact he worked hard to help support his family of three boys.

Tom started work at the age of 14 years during the war years and when he reached the age of 18 was only one week away from being called up to go into military service, but because he was a tradesman was instructed at that time to help build council homes for returning war veterans. Over a career in the building industry as a bricklayer that is over 50 years he worked for a range of builders in the Stoke-on-Trent area, including working to repair brickwork inside bottle ovens that were used in the local Pottery Industry, knowledge and a skill that is only known to a few from his generation. During his working career, he often had it tough especially during the winter period when back in the days in 1950s and 1960s working professional often were given their cards at times of low levels of work, in fact to support his family and put bread on the table, he spent time working away from home in London, but would have rather been with his loving wife.

For the charity's 21 project, the volunteers will carry out a series of repairs and improvements to the family home, including upgrading his central heating system and plumbing in the bathroom, putting new steps outside the front door, fixing the garage roof, and changing the guttering. This project will give back to someone who has given so much to both the industry and his family.

**Volunteers**

As well as being dependent upon the kind donation of materials and equipment from many of the industry's suppliers, all of the aforementioned projects require the invaluable assistance of the volunteers which represent the charity in achieving the project ambitions.

During the year, the aforementioned projects incurred many hours of volunteers labour which would have cost a significant amount and the projects could not be completed without these volunteers.

**Fund Raising Activities**

The fundraising events and activities which were planned for 2020 had to be postponed following the Government's announcement in March and the further restrictions later in the year. This included the 2020 Ball and BoBfest Camping event, however although the London Marathon was cancelled, a virtual event took place in October 2020 with four Band of Builders representatives taking part. The charity had a runner entered in the 2021 London Marathon but his entry was deferred to 2022 after he contracted Covid-19 and was not fully recovered in time.

They also offer sponsorship packages, undertake commercial partnerships and run an on-line Merchandise store which provides branded clothing, pens, construction college kits, stickers, wristbands and keyrings.

**Band of Builders**  
**Trustees' Annual Report (continued)**  
**for the year ended 28 February 2021**

---

**Future Activities**

The Covid-19 restrictions, which have effected the charity throughout the year and have affected its ability to undertake charitable projects but this has not stopped the Band of Builders start to operate again following the relaxation of the lockdowns. All the volunteers are mindful that they are helping vulnerable people and operate strict rules with regard to personal protection and Covid -19 prevention.

Other events are being organised in order to help raise funds for the charity and enable the aforementioned projects to proceed. Events such as the "Big Brew" are more than raising funds but can highlight current industry issues. The Big Brew event offers tradespeople a safe place to come together and have a chat with the aim to encourage conversations, connections and relationships among mates. We want to make people comfortable discussing issues around mental health and raise awareness of available support services.

The trustees have also raised funds from kind sponsors to enable grants to be made to tradespeople who may have been adversely effected by the Coronavirus Pandemic which are still available for the further impacts being suffered by all industries.

**Public Benefit**

The trustees are confident that all of their activities are undertaken with public benefit in mind. Although mainly aimed at members of the construction industry, the projects undertaken also benefit family and friends and foster positive relationships within the local communities and businesses in the area they operate.

**Reserves policy**

The Trustees believe that the holding of reserves is necessary due to the nature of their activities. The varied nature of the projects undertaken makes it difficult to determine the minimum level required. The Trustees believe that the current level of reserves is sufficient for them to continue their charitable activities whilst absorbing the impact of reduced income caused by the Covid - 19 situation.

Approved by the charity's trustees and signed on their behalf by

**G. Crane**  
Chairman

Date: ...31 December 2021.....

**Independent Examiner's Report  
to the Trustees of Band of Builders**

---

I report to the charity trustees on my examination of the accounts of the charity for the year ended 28 February 2021, which are set out on pages 7 to 13.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records.
3. the accounts do 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.

**K. J. Maggs** F.C.A.,B.A.  
Moore Thompson  
Chartered Accountants

Dated: ...**31 December 2021**..

**Band of Builders**  
**Statement of Financial Activities**  
**for the year ended 28 February 2021**

	Note	2021 Total Funds £	2020 Total Funds £
<b>Income and endowments from</b>			
Donations and legacies	2	86,196	114,452
Transfer of funds from unregistered charity		-	62,017
Other trading activities	3	54,502	76,045
Investments:			
Bank interest		187	64
<b>Total</b>		140,885	252,578
<b>Expenditure on</b>			
	4		
Raising funds, including other trading activities		67,926	61,962
Charitable activities		50,150	74,326
Other costs		4,696	4,783
<b>Total</b>		122,772	141,071
Net Incoming resources for the year		18,113	111,507
<b>Reconciliation of funds</b>			
Total funds brought forward		111,507	-
<b>Total funds carried forward</b>		129,620	111,507

All of the income and expenditure for the current year relates to unrestricted funds.

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

**Band of Builders**  
**Balance Sheet**  
for the year ended 28 February 2021

	Note	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	6		479		-
<b>Current assets</b>					
Stock		16,829		14,029	
Debtors	7	20,000		991	
Cash at bank and in hand		104,368		115,415	
		<u>141,197</u>		<u>130,435</u>	
<b>Creditors: Amounts falling due within one year</b>	8	<u>12,056</u>		<u>18,928</u>	
<b>Net current assets</b>			129,141		111,507
<b>Net assets</b>			<u>129,620</u>		<u>111,507</u>
<b>Unrestricted Funds</b>					
General			129,620		111,507
Total charity funds			<u>129,620</u>		<u>111,507</u>

The financial statements were approved and authorised for issue by the Board on **31 December 2021**.

Signed on behalf of the board of trustees.

**G. Crane**  
Chairman

**S.T. McCormick**  
Trustee

Companies House registration number: CE016697

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

**Band of Builders**  
**Notes to the Financial Statements**  
**for the year ended 28 February 2021**

---

**1. Accounting policies**

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise

**(a) Basis of preparation of the financial statements**

The charitable incorporated organisation constitutes a public benefit entity as defined by FRS 102. The financial statements 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 and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102), the Charities Act 2011, and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis and are presented in sterling which is the functional currency of the charity.

**(b) Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**(c) Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2021**

---

**1. Accounting policies (continued)**

**(d) Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes costs relating to events held for the main purpose of raising funds, costs of trading activities and allocated support costs.
- Expenditure on charitable activities includes costs of the projects undertaken, including donated items and any additional costs relating to those projects or the planning thereof.
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

**(e) Tangible fixed assets**

Tangible fixed assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as

Computer equipment	Straight line over 3 years
--------------------	----------------------------

**(f) Stocks**

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the first-in, first-out formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

**(g) Restricted funds**

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**(h) Unrestricted funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**(i) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2021**

**1. Accounting policies (continued)**

**(j) Judgements and key sources of estimation uncertainty**

There are no significant judgements or estimations which have been made in the process of applying the above accounting policies, other than usual cut off judgements included in prepayments and accruals.

**(k) Tax**

The charity is an exempt charity with in the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in paragraph 1 schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable entity for corporation tax purposes.

**2. Income from donations and legacies**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Legacies	5,000	-
Donations	26,200	47,092
Gifts in kind for projects	29,996	40,110
Sponsorship	25,000	27,250
	<u>86,196</u>	<u>114,452</u>

**3. Income from other trading activities**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Events held	8,421	35,669
Sale of Merchandise	44,773	39,109
Other sales income	1,308	1,267
	<u>54,502</u>	<u>76,045</u>

**4. Expenditure**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Raising funds, including other trading activities</b>		
Professional fund raiser	14,010	-
Fundraising events	380	20,575
Marketing costs	47	2,151
Sale of 'BoB' merchandise	38,121	33,074
Storage rent	3,996	333
Allocation of support costs	11,372	5,829
	<u>67,926</u>	<u>61,962</u>
<b>Charitable activities</b>		
Cost of projects	8,614	26,648
Gifts in kind for projects	29,996	40,110
Insurances	1,305	322
Charitable contributions	-	2,000
Allocation of support costs	10,235	5,246
	<u>50,150</u>	<u>74,326</u>
<b>Other costs - Governance</b>		
Accountancy fees	1,668	2,400
Independent examiner's fees	1,890	1,800
Allocation of support costs	1,138	583
	<u>4,696</u>	<u>4,783</u>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2021**

**4. Expenditure (continued)**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Support costs</b>		
Repairs and maintenance	270	337
Postage and stationery	1,876	446
Office administration expenses	4,153	5,010
Wages	9,189	-
Pension Cost	151	-
Subscriptions	614	796
Telephone	128	259
Travel costs	2,030	1,106
Sundry expenses	636	666
Bank charges	1,305	2,438
Legal and professional fees	2,154	600
Depreciation charge	239	-
	<b>22,745</b>	<b>11,658</b>
 <b>Allocation of support costs:</b>		
Raising funds	50% 11,372	5,829
Charitable activities	45% 10,235	5,246
Other	5% 1,138	583
	<b>22,745</b>	<b>11,658</b>

**5. Trustees' remuneration and expenses**

No trustee received remuneration or re-imbursed expenses in relation to their roles as a trustee.

**6. Tangible fixed assets**

	<b>Computer equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Cost</b>		
Brought forward at 1 March 2020	-	-
Additions	718	718
Carried forward at 28 February 2021	<b>718</b>	<b>718</b>
<b>Depreciation</b>		
Brought forward at 1 March 2020	-	-
Charge for the year	239	239
Carried forward at 28 February 2021	<b>239</b>	<b>239</b>
<b>Net book value</b>		
At 28 February 2021	<b>479</b>	<b>479</b>
At 29 February 2020	<b>-</b>	<b>-</b>

**7. Debtors**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade debtors	20,000	347
Prepayments	-	644
	<b>20,000</b>	<b>991</b>

**Band of Builders**  
**Notes to the Financial Statements (continued)**  
**for the year ended 28 February 2021**

---

**8. Creditors**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	5,448	14,728
PAYE creditor	525	-
Pension creditor	352	-
Accruals	5,731	4,200
	<u>12,056</u>	<u>18,928</u>

**9. Related party transactions**

The charity is controlled by the trustees as a body and no individual does or could exert control.

No Trustee has received any remuneration or expenses in their capacity as a Trustee.

The charity has rented storage from Playmaintain Limited, a company owned by G. Crane and L. Stevenson for a rental of £3,996 (2020 - £333) which is below the market rent.