

**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**

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

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<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

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

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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**

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### **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**

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**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**

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**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**

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**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**

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**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**

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- **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**

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### **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**

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**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**

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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**

		31 December 2022			31 Mar 22
	Note	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>153,786</u>		<u>186,825</u>
<b>Unrestricted Funds</b>					
General			153,786		186,825
Total charity funds			<u>153,786</u>		<u>186,825</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**

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**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**

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**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
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**(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)**

	<b>31 Dec 22</b>	<b>31 Mar 22</b>
	<b>£</b>	<b>£</b>
<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**

	<b>Computer equipment £</b>	<b>Furniture and equipment £</b>	<b>Total £</b>
<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**

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**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.