

# CABIC

England & Wales · Charity number 1183787

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-06-07

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 6 Bath Mews  
Bath Parade  
Cheltenham  
GL53 7HL

**Phone** 01242580731

**Email** [dunlopost@quinweb.net](mailto:dunlopost@quinweb.net)

**Website** [cabic.co.uk](http://cabic.co.uk)

## Activities

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**Objects:** FOR THE PUBLIC BENEFIT IN THE CHELTENHAM DISTRICT AND BISHOP'S CLEEVE OUTPUT AREA AND SUCH OTHER AREAS WITHIN ENGLAND AND WALES AS THE CHARITY TRUSTEES MAY DECIDE FROM TIME TO TIME:1. THE ADVANCEMENT OF THE CHRISTIAN FAITH FOR THE BENEFIT OF OLDER PEOPLE, THEIR FAMILIES AND CARERS BY:(A) HOLDING SERVICES, PRAYER MEETINGS AND BIBLE STUDIES;(B) IDENTIFYING AND SERVING THE PASTORAL AND SPIRITUAL NEEDS OF OLDER PEOPLE, THEIR FAMILIES AND CARERS; AND(C) SUPPORTING AND TRAINING LOCAL CHURCH COMMUNITIES TO ACHIEVE (A) AND (B) ABOVE FOR THE PUBLIC BENEFIT.2. THE RELIEF OF NEED AMONGST OLDER PEOPLE BY WORKING WITH LOCAL AGENCIES AND COMMUNITIES TO IDENTIFY AND SERVE THE PASTORAL AND SPIRITUAL NEEDS OF SUCH OLDER PEOPLE, THEIR FAMILIES AND CARERS, INCLUDING THOSE OF DIFFERENT FAITHS OR OF NO FAITH AND TRAINING LOCAL CHURCH COMMUNITIES IN THE PROVISION AND IDENTIFICATION OF THOSE SPIRITUAL AND PASTORAL NEEDS.IN THIS CLAUSE:(A) "OLDER PEOPLE" MEANS PEOPLE AGED OVER 60 YEARS.(B) "BISHOP'S CLEEVE OUTPUT AREA" IS AS DEFINED BY THE OFFICE OF NATIONAL STATISTICS FOR THE 2011 CENSUS.

**Activities:** 1. The advancement of the Christian faith for the benefit of older people, their families, and carers by:a) Holding services, prayer meetings and bible studiesb) Identifying and serving the pastoral and spiritual needs of older people, their families, and carers, and,c) Supporting and training local church communities to achieve (a) and (b) above for the public benefit.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Disability, Religious Activities
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

## Geography

- Gloucestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£4,883	£6,325	-	-
2023-12-31	£9,017	£10,728	-	-
2022-12-31	£13,333	£9,213	-	-
2021-12-31	£11,395	£8,928	-	-
2020-12-31	£8,880	£585	-	-

## Trustees

Name	Role	Appointed
Rev Brian Kenneth Charles Dunlop	Chair	2019-06-07
Christine Heather Wisdom		2019-06-07
Gillian Margaret Ford		2025-07-15
Rachel Ann Cottell		2023-11-28
Stuart Lee Hutton		2019-06-07

**CABIC**

England & Wales - Charity number 1183787

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# Accounts

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**Charitable Incorporated Organisation – Registered No. - 1183787**

**CaBiC**

**TRUSTEES REPORT AND FINANCIAL STATEMENTS**

**FOR THE PERIOD 1<sup>st</sup> January 2024 TO 31<sup>ST</sup> DECEMBER 2024**

**CaBiC**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2024**

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Receipts and payments account	7-8

**CaBiC**

**CHARITY INFORMATION  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2024**

**REGISTERED NAME:** CaBiC

**TRUSTEES:** Rev Brian Dunlop  
Christine Wisdom  
Paula Sion Moloney (resigned 27<sup>th</sup> March 2024)  
Rachel Cottell  
Stuart Hutton

**PRINCIPLE OFFICE:** 6 Bath Mews,  
Bath Parade  
Cheltenham,  
Gloucestershire  
GL53 7HL

**REGISTERED CHARITY NUMBER:** 1183787

**BANKERS:** CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

## CaBiC

### REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2024

The Trustees present their report together with the financial statements of the Charity for the year ended 31<sup>st</sup> December 2024.

The accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, applicable to charities registered in England and Wales that are not companies and whose gross income is not greater than £250,000.

#### OBJECTIVES AND ACTIVITIES

##### Objectives

The Objectives of the Charity are to act for the public benefit in the Cheltenham District and Bishop's Cleeve Output area and such other areas in England and Wales as the Charity Trustees may decide from time to time:

1. The advancement of the Christian faith for the benefit of older people, their families, and carers by:
  - a) Holding services, prayer meetings and bible studies
  - b) Identifying and serving the pastoral and spiritual needs of older people, their families, and carers, and,
  - c) Supporting and training local church communities to achieve (a) and (b) above for the public benefit.
2. The relief of need amongst older people by working with local agencies and communities to identify and serve the pastoral and spiritual needs of such older people, their families, and carers.

##### Activities

Our focus remained on care homes during the year. We maintained our relationship the existing care homes delivering, praise services, Holy Communion and Messy Vintage sessions. We also continued to email a written service to an increasing number of care homes. During the year our new Administrator became familiar with the charity's activities, organised necessary action on DBS checks and safeguarding training. She developed communications with the volunteers and organised a social event for them to build a sense of team. We began to have request for befriending from individuals.

##### Achievements and Performance

The year was mainly one of consolidation and introducing more formal procedures and monitoring of metrics. We joined a meeting with the national Anna Chaplaincy lead and the Diocesan head of Mission and Ministry to explore how we might help Anna Chaplaincy develop elsewhere in the Diocese. We continue to support BRF Ministries at a National level.

### **The way ahead**

A Messy Vintage planning group is being set up. We will continue to seek more trustees to ensure succession and a broader skill set. We will continue to explore how we might best provide befriending in the community

## **FINANCIAL REVIEW**

Total income for the period was £4,883.40, with expenditure of £6,325.41. Unrestricted reserves were £13,815.86 on 31<sup>st</sup> December 2024.

### **Reserves Policy**

The Trustees have reviewed their policy, considering guidance by the Charity Commission, so as to establish an acceptable level of reserves which is the cornerstone of prudent financial management of the Charity. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or unexpected expenditure and will endeavour not to set aside funds unnecessarily.

The aspiration of the Trustees is to hold sufficient funds whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity represent between three and six months of running costs. This amount will be assessed through the current business plan is estimated to be between £3,000 to £6,000.

Our current reserves on 31<sup>st</sup> December 2024 were £13,815.86.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was registered on 7<sup>th</sup> June 2019 as a Charitable Incorporated Organisation (CIO) and began operating then. It is governed in accordance with the constitution submitted to the Charity Commission and agreed as of that date.

### **Trustees**

Trustees are elected and removed by the existing Board of Trustees. The maximum number of Trustees shall be 12 and the minimum shall be 3. The current number of Trustees is 4 as of 31<sup>st</sup> December 2024.

Trustees are recruited for various skills they bring to the organisation and for their diversity in churchmanship and denomination. New Trustees will be issued with an induction pack, encouraged to undergo training, and will be invited to visit a number of places during their first year to gain knowledge of the value of the service we aiming to provide.

The Board of Trustees has been meeting quarterly and will continue to meet at least four times a year for formal business at which long-term strategy, current direction and finance will be considered. In addition to this there are occasional ad hoc meetings arranged to consider specific topics, for example, policy development and review.

The CaBiC administrator provides a regular update on activities and achievements for each Trustee meeting and attends these to take minutes and update on arising situations.

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

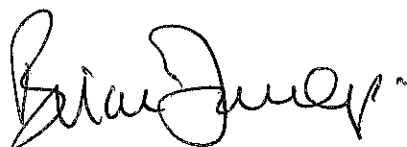
The Trustees are required under Charity law to prepare financial statements for each financial year.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system against loss or unauthorised use to prevent and detect fraud and other irregularities.

## **INDEPENDENT EXAMINER**

The gross income of the charity is below the £25,000 threshold which required an independent examination. As such the Trustees have chosen not to appoint an independent examiner.

On Behalf of The Board

A handwritten signature in black ink, appearing to read 'Brian Dunlop', written in a cursive style.

**Revd Brian Dunlop, Chair**

**Date: 1<sup>st</sup> October 2025**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

CaBiC	1133787
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CC16a

## Receipts and payments accounts

For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Individual Donations	3,223	-	-	3,223	3,385
LIFE Development Fund Grant	-	-	-	-	4,000
Sylvanus Lysons Grant	-	-	-	-	4,000
Church / organisations donations	1,564	-	-	1,564	1,872
Course fee donation	69	-	-	69	60
Interest received	28	-	-	28	16
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>4,883</b>	<b>-</b>	<b>-</b>	<b>4,883</b>	<b>13,333</b>
<b>Total receipts</b>	<b>4,883</b>	<b>-</b>	<b>-</b>	<b>4,883</b>	<b>13,333</b>
<b>A3 Payments</b>					
Bank Fees	70	-	-	70	87
Salaries	4,010	-	-	4,010	7,306
Operational Expenses	1,420	-	-	1,420	296
Insurance	610	-	-	610	488
Accountants	216	-	-	216	450
HMRC	-	-	-	-	586
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>6,325</b>	<b>-</b>	<b>-</b>	<b>6,325</b>	<b>9,213</b>
<b>Total payments</b>	<b>6,325</b>	<b>-</b>	<b>-</b>	<b>6,325</b>	<b>9,213</b>
<b>Net of receipts/(payments)</b>	<b>- 1,442</b>	<b>-</b>	<b>-</b>	<b>- 1,442</b>	<b>4,120</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>- 1,442</b>	<b>-</b>	<b>-</b>	<b>- 1,442</b>	<b>4,120</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	13,816	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>13,816</b>	-	-
(agree balances with receipts and payments account(s))		Agreement Error	OK	OK

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Brian Dunlop	01/10/2025
	Stuart Hutton	01/10/2025

**CABIC**

England & Wales - Charity number 1183787

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# Accounts

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**Charitable Incorporated Organisation – Registered No. - 1183787**

**CaBiC**

**TRUSTEES REPORT AND FINANCIAL STATEMENTS**

**FOR THE PERIOD 1<sup>ST</sup> January 2023 TO 31<sup>ST</sup> DECEMBER 2023**

**CaBIC**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2023**

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CaBIC

**CHARITY INFORMATION  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2023**

**REGISTERED NAME:** CaBIC

**TRUSTEES:** Rev Brian Dunlop  
Christine Wisdom  
Paula Sion Moloney  
Stuart Hutton  
Rachel Cottell (from 28<sup>th</sup> November 2023)

**PRINCIPLE OFFICE:** 6 Bath Mews,  
Bath Parade  
Cheltenham,  
Gloucestershire  
GL53 7HL

**REGISTERED CHARITY NUMBER:** 1183787

**BANKERS:** CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

## **CaBiC**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2023**

The Trustees present their report together with the financial statements of the Charity for the year ended 31<sup>st</sup> December 2023.

The accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, applicable to charities registered in England and Wales that are not companies and whose gross income is not greater than £250,000.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives**

The Objectives of the Charity are to act for the public benefit in the Cheltenham District and Bishop's Cleeve Output area and such other areas in England and Wales as the Charity Trustees may decide from time to time:

1. The advancement of the Christian faith for the benefit of older people, their families, and carers by:
  - a) Holding services, prayer meetings and bible studies
  - b) Identifying and serving the pastoral and spiritual needs of older people, their families, and carers, and,
  - c) Supporting and training local church communities to achieve (a) and (b) above for the public benefit.
2. The relief of need amongst older people by working with local agencies and communities to identify and serve the pastoral and spiritual needs of such older people, their families, and carers.

##### **Activities**

We continued to focus our activities on care homes during this year, although from time to time we provided support or advice to individuals and churches within Gloucestershire. During the year we introduced Messy Vintage on a more regular basis, By the end of the year we were providing regular services and/or Messy Vintage sessions to 9 care homes, and we were supporting services in another. One of our volunteers is running a community weekly Messy Vintage afternoon. A weekly written service is sent out to 12 care homes, who use it corporately or individually

We trained another 6 potential volunteers and began processing the necessary formalities.

Our Anna Coordinator's paid role came to an end in November. We appointed a part-time administrator to take over the administration part of her role, starting in January 2024.

A new Trustee was appointed to start in November.

## **Achievements and Performance**

In addition to the achievements set out above, we ran craft projects at Easter and Christmas providing a knitted basket for eggs and a knitted cross respectively for all care home residents in our area, who wanted them. The creators of the baskets and crosses are mainly older people who really appreciate being able to create something useful.

Whilst it is difficult to produce hard data, we are regularly told by residents that we are a lifeline and that our visits are the best day of the week. The relationships that have been built up now enable us to engage more deeply with many residents.

We have engaged with and taken part in several national Anna Chaplaincy activities run by BRF Ministries.

## **The way ahead**

We intended to continue with our present activities and explore befriending in the community and end of life care. We will set up a more formal data collection system and provide opportunities for volunteers to meet up both socially and for training and support.

We will set up a Messy Vintage Team.

We will seek to broaden the skill set and experience of the trustees.

## **FINANCIAL REVIEW**

Total income for the period was £9,017.36, with expenditure of £10,717.57. Unrestricted reserves were £15,007.87 on 31<sup>st</sup> December 2023.

### **Reserves Policy**

The Trustees have reviewed their policy, considering guidance by the Charity Commission, so as to establish an acceptable level of reserves which is the cornerstone of prudent financial management of the Charity. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or unexpected expenditure and will endeavour not to set aside funds unnecessarily.

The aspiration of the Trustees is to hold sufficient funds whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity represent between three and six months of running costs. This amount will be assessed through the current business plan is estimated to be between £3,000 to £6,000.

Our current reserves on 31<sup>st</sup> December 2023 were £15,007.87.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was registered on 7<sup>th</sup> June 2019 as a Charitable Incorporated Organisation (CIO) and began operating then. It is governed in accordance with the constitution submitted to the Charity Commission and agreed as of that date.

### **Trustees**

Trustees are elected and removed by the existing Board of Trustees. The maximum number of Trustees shall be 12 and the minimum shall be 3. The current number of Trustees is 5 as of 31<sup>st</sup> December 2023.

Trustees are recruited for various skills they bring to the organisation and for their diversity in churchmanship and denomination. New Trustees will be issued with an induction pack, encouraged to undergo training, and will be invited to visit a number of places during their first year to gain knowledge of the value of the service we aiming to provide.

The Board of Trustees has been meeting quarterly and will continue to meet at least four times a year for formal business at which long-term strategy, current direction and finance will be considered. In addition to this there are occasional ad hoc meetings arranged to consider specific topics, for example, policy development and review.

The CaBiC administrator provides a regular update on activities and achievements for each Trustee meeting and attends these to take minutes and update on arising situations.

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The Trustees are required under Charity law to prepare financial statements for each financial year.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system against loss or unauthorised use to prevent and detect fraud and other irregularities.

## **INDEPENDENT EXAMINER**

The gross income of the charity is below the £25,000 threshold which required an independent examination. As such the Trustees have chosen not to appoint an independent examiner.

### On Behalf of The Board



**Revd Brian Dunlop, Chair**

**Date: 24<sup>th</sup> September 2024**



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**CC16a**

**Receipts and payments accounts**

For the period from	Period start date 01/01/2023	To	Period end date 31/12/2023
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Individual Donations	3,883	-	-	3,883	3,385
Gloucester DBF (formerly LIFE Dev Fund)	1,750	-	-	1,750	4,000
Sylvanus Lysons Grant	1,750	-	-	1,750	4,000
Church / organisations donations	1,604	-	-	1,604	1,872
Course fee donation	-	-	-	-	60
Interest received	31	-	-	31	16
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>9,017</b>	<b>-</b>	<b>-</b>	<b>9,017</b>	<b>13,333</b>
<b>Total receipts</b>	<b>9,017</b>	<b>-</b>	<b>-</b>	<b>9,017</b>	<b>13,333</b>
<b>A3 Payments</b>					
Bank Fees	83	-	-	83	87
Salaries	7,096	-	-	7,096	7,306
Operational Expenses	2,831	-	-	2,831	296
Insurance	582	-	-	582	488
Accountants	136	-	-	136	450
HMRC	-	-	-	-	586
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>10,728</b>	<b>-</b>	<b>-</b>	<b>10,728</b>	<b>9,213</b>
<b>Total payments</b>	<b>10,728</b>	<b>-</b>	<b>-</b>	<b>10,728</b>	<b>9,213</b>
<b>Net of receipts/(payments)</b>	<b>- 1,710</b>	<b>-</b>	<b>-</b>	<b>- 1,710</b>	<b>4,120</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>- 1,710</b>	<b>-</b>	<b>-</b>	<b>- 1,710</b>	<b>4,120</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	15,008	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>15,008</b>	<b>-</b>	<b>-</b>
(agree balances with receipts and payments account(s))		Agreement Bank	OK	OK

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Brian Dunlop	24/09/2024
	Stuart Hutton	24/09/2024

**CABIC**

England & Wales - Charity number 1183787

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# Accounts

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**Charitable Incorporated Organisation – Registered No. - 1183787**

**CaBiC**

**TRUSTEES REPORT AND FINANCIAL STATEMENTS**

**FOR THE PERIOD 1<sup>st</sup> January 2022 TO 31<sup>ST</sup> DECEMBER 2022**

**CaBiC**

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FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

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CaBiC

**CHARITY INFORMATION  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

<b>REGISTERED NAME:</b>	CaBiC
<b>TRUSTEES:</b>	Rev Brian Dunlop Christine Wisdom Paula Sion Moloney Stuart Hutton
<b>PRINCIPLE OFFICE:</b>	6 Bath Mews, Bath Parade Cheltenham, Gloucestershire GL53 7HL
<b>REGISTERED CHARITY NUMBER:</b>	1183787
<b>BANKERS:</b>	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

## **CaBIC**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

The Trustees present their report together with the financial statements of the Charity for the year ended 31<sup>st</sup> December 2022.

The accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, applicable to charities registered in England and Wales that are not companies and whose gross income is not greater than £250,000.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives**

The Objectives of the Charity are to act for the public benefit in the Cheltenham District and Bishop's Cleeve Output area and such other areas in England and Wales as the Charity Trustees may decide from time to time:

1. The advancement of the Christian faith for the benefit of older people, their families, and carers by:
  - a) Holding services, prayer meetings and bible studies
  - b) Identifying and serving the pastoral and spiritual needs of older people, their families, and carers, and,
  - c) Supporting and training local church communities to achieve (a) and (b) above for the public benefit.
  
2. The relief of need amongst older people by working with local agencies and communities to identify and serve the pastoral and spiritual needs of such older people, their families, and carers.

##### **Activities**

We have now recruited, and trained 10 volunteers, all of whom have also had safeguarding training and been DBS checked. Each is now licensed by The Bible Reading Fellowship.

We have expanded our activities into befriending in knit and natter groups and offering Messy Vintage.

We have increased both the number of care homes we go into regularly and the number that receive our written services. We have continued to build a craft network who support our craft projects. We are now receiving requests for individual support from care homes.

## **Achievements and Performance**

We have obtained funding the employment of our Coordinator for the projected 3-year period so that we could build up a volunteer network to continue with spiritual support for older people in our area.

We have also become known for the work we do in Cheltenham and Bishop's Cleeve so that people now seek us out. Perhaps most importantly we have been able to support a large number of people who would otherwise find themselves without regular spiritual support.

Through craft projects we have also marked the Christian year and demonstrated the love of neighbour for many for whom church is a distant memory. We have also begun to build the necessary reserve to provide financial security for the project.

## **The way ahead**

Next year will be the final part of our employment of the coordinator, so we will plan for a new structure. We plan to employ an administrator from January 2024, to take up some of the coordinator's tasks.

We also plan to seek an additional Trustee, to provide for succession in the Trustee body.

We plan to enhance the Profile of CaBiC including preparing an information leaflet.

We will seek and train further volunteers and seek to build the volunteer body into teams.

## **FINANCIAL REVIEW**

Total income for the period was £13,332.96, with expenditure of £9,213.74. Unrestricted reserves were £16,708.08 on 31<sup>st</sup> December 2022.

### **Reserves Policy**

The Trustees have reviewed their policy, considering guidance by the Charity Commission, so as to establish an acceptable level of reserves which is the cornerstone of prudent financial management of the Charity. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or unexpected expenditure and will endeavour not to set aside funds unnecessarily.

The aspiration of the Trustees is to hold sufficient funds whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity represent between three and six months of running costs. This amount will be assessed through the current business plan is estimated to be between £6,000 to £12,000 once the charity is fully operational.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

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Trustees are recruited for various skills they bring to the organisation and for their diversity in churchmanship and denomination. New Trustees will be issued with an induction pack, encouraged to undergo training, and will be invited to visit a number of places during their first year to gain knowledge of the value of the service we are aiming to provide.

The Board of Trustees has been meeting quarterly and will continue to meet at least four times a year for formal business at which long-term strategy, current direction and finance will be considered. In addition to this there are occasional ad hoc meetings arranged to consider specific topics, for example, policy development and review.

The Anna Coordinator provides a regular update on activities and achievements for each Trustee meeting and attends the start of these to talk through this and answer any questions the Trustees have.

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

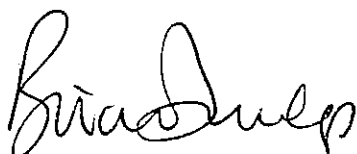
The Trustees are required under Charity law to prepare financial statements for each financial year.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system against loss or unauthorised use to prevent and detect fraud and other irregularities.

## **INDEPENDENT EXAMINER**

The gross income of the charity is below the £25,000 threshold which required an independent examination. As such the Trustees have chosen not to appoint an independent examiner.

On Behalf of The Board



**Revd Brian Dunlop, Chair**

**Date:** 30-10-2023

CaSiC	1183787
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CC16a

## Receipts and payments accounts

For the period from	Period start date 01/01/2022	To	Period end date 31/12/2022
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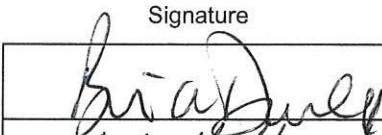

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Individual Donations	3,385	-	-	3,385	3,395
LIFE Development Fund Grant	4,000	-	-	4,000	8,000
Sylvanus Lysons Grant	4,000	-	-	4,000	-
Church / organisations donations	1,872	-	-	1,872	-
Course fee donation	60	-	-	60	-
Interest received	16	-	-	16	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>13,333</b>	<b>-</b>	<b>-</b>	<b>13,333</b>	<b>11,395</b>
<b>Total receipts</b>	<b>13,333</b>	<b>-</b>	<b>-</b>	<b>13,333</b>	<b>11,395</b>
<b>A3 Payments</b>					
Bank Fees	87	-	-	87	104
Salaries	7,306	-	-	7,306	8,227
Operational Expenses	296	-	-	296	597
Insurance	488	-	-	488	-
Accountants	450	-	-	450	-
HMRC	586	-	-	586	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>9,213</b>	<b>-</b>	<b>-</b>	<b>9,213</b>	<b>8,928</b>
<b>Total payments</b>	<b>9,213</b>	<b>-</b>	<b>-</b>	<b>9,213</b>	<b>8,928</b>
<b>Net of receipts/(payments)</b>	<b>4,120</b>	<b>-</b>	<b>-</b>	<b>4,120</b>	<b>2,467</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>4,120</b>	<b>-</b>	<b>-</b>	<b>4,120</b>	<b>2,467</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	16,708	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>16,708</b>	<b>-</b>	<b>-</b>
(agree balances with receipts and payments account(s))		Agreement Error	OK	OK

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Brian Dunlop	30/10/2023
	Stuart Hutton	30/10/2023

**CABIC**

England & Wales - Charity number 1183787

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# Accounts

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Charitable Incorporated Organisation – Registered No. - 1183787

**CaBiC**

**TRUSTEES REPORT AND FINANCIAL STATEMENTS**

**FOR THE PERIOD 1<sup>ST</sup> January 2021 TO 31<sup>ST</sup> DECEMBER 2021**

**CaBIC**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

Charity Information	3
Report of the Trustees	4
Receipts and payments account	7-8

**CaBiC**

**CHARITY INFORMATION  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

**REGISTERED NAME:** CaBiC

**TRUSTEES:** Rev Brian Dunlop  
Christine Wisdom  
Paula Sion Moloney  
Stuart Hutton

**PRINCIPLE OFFICE:** 6 Bath Mews,  
Bath Parade  
Cheltenham,  
Gloucestershire  
GL53 7HL

**REGISTERED CHARITY NUMBER:** 1183787

**BANKERS:** CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
ME19 4JQ

## CaBIC

### REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021

The Trustees present their report together with the financial statements of the Charity for the year ended 31<sup>st</sup> December 2021.

The accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, applicable to charities registered in England and Wales that are not companies and whose gross income is not greater than £250,000.

#### OBJECTIVES AND ACTIVITIES

##### Objectives

The Objectives of the Charity are to act for the public benefit in the Cheltenham District and Bishop's Cleeve Output area and such other areas in England and Wales as the Charity Trustees may decide from time to time:

1. The advancement of the Christian faith for the benefit of older people, their families, and carers by:
  - a) Holding services, prayer meetings and bible studies
  - b) Identifying and serving the pastoral and spiritual needs of older people, their families, and carers, and,
  - c) Supporting and training local church communities to achieve (a) and (b) above for the public benefit.
2. The relief of need amongst older people by working with local agencies and communities to identify and serve the pastoral and spiritual needs of such older people, their families, and carers.

##### Activities

This year started with our Anna Coordinator, Gill Ford, starting and completing her training through a number of online courses. This included the training on Anna Chaplaincy, as well a course on effective listening. The start of the year was still difficult due to Covid-19 restrictions, especially with care homes and many of the meetings held were still virtual.

One of the first roles during 2021 was to start building relationships with the care homes in the area and also develop our contacts within them. A letter of introduction was sent out to every care home in Cheltenham and Bishops Cleeve. Gill also started to build on our contacts within the churches around and seeing how we can support their needs as well gain connections and support from those able to.

We continued to provide monthly video services and with the aim of eventually moving to in person as permitted. This would include working with those also looking for support in person. We also provided weekly written services for use at an increasing number of care homes

A prayer support group continues to be provided with a regular email update and keep those interested up to date with our achievements.

### **Achievements and Performance**

This year we received the grant from the LIFE development fund (awarded in 2020), with the request to apply for a further two years as we grow. This with continued individual donations has provided some good financial stability to achieve our 3-year aim to be sustainable.

There were two significant projects successfully achieved during 2021: the first being the 'knitted cross' project, which resulted in almost 1,200 crosses being distributed at Easter throughout the area to care homes. The second was to provide every care home with an Advent calendar, including a craft activity for each day leading up to Christmas.

The Anna Coordinator achieved varied success with many churches and care homes throughout the year, developing some strong relationships, supporting internal activities as well as other needs.

### **The way ahead**

With Gill Ford now fully trained and having built a strong level of connections throughout Cheltenham and Bishops Cleeve, the focus for the next 12 months is to provide training for those interested in becoming Anna Chaplains and to see how with the easing in the Covid restrictions, those eager to act as friends can be supported to develop a wider network to support the work of Anna Chaplaincy. We also aim to increase the number of care homes we attend and to build a messy Vintage Team

We are also looking at how we can continue to raise funds both from grants and also to join the CAF donation system, which provides an easier route for those willing to donate, and greater efficiency for our gift aid collection process.

### **FINANCIAL REVIEW**

Total income for the period was £11,395, with expenditure of £8,928. Unrestricted reserves were £12,588 on 31<sup>st</sup> December 2021.

#### **Reserves Policy**

The Trustees have reviewed their policy, considering guidance by the Charity Commission, so as to establish an acceptable level of reserves which is the cornerstone of prudent financial management of the Charity. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or unexpected expenditure and will endeavour not to set aside funds unnecessarily.

The aspiration of the Trustees is to hold sufficient funds whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity represent between three and six months of running costs. This amount will be assessed through the current business plan is estimated to be between £6,000 to £12,000 once the charity is fully operational.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was registered on 7<sup>th</sup> June 2019 as a Charitable Incorporated Organisation (CIO) and began operating then. It is governed in accordance with the constitution submitted to the Charity Commission and agreed as of that date.

### **Trustees**

Trustees are elected and removed by the existing Board of Trustees. The maximum number of Trustees shall be 12 and the minimum shall be 3.

Trustees are recruited for various skills they bring to the organisation and for their diversity in churchmanship and denomination. New Trustees will be issued with an induction pack, encouraged to undergo training, and will be invited to visit a number of places during their first year to gain knowledge of the value of the service we aiming to provide.

The Board of Trustees has been meeting quarterly and will continue to meet at least four times a year for formal business at which long-term strategy, current direction and finance will be considered. In addition to this there are occasional ad hoc meetings arranged to consider specific topics, for example, policy development and review.

The Anna Coordinator provides a regular update on activities and achievements for each Trustee meeting and attends the start of these to talk through this and answer any questions the Trustees have.

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The Trustees are required under Charity law to prepare financial statements for each financial year.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system against loss or unauthorised use to prevent and detect fraud and other irregularities.

## **INDEPENDENT EXAMINER**

The gross income of the charity is below the £25,000 threshold which required an independent examination. As such the Trustees have chosen not to appoint an independent examiner.

On Behalf of The Board



Revd Brian Dunlop, Chair

Date: 4.10.22

**CaBiC Receipts and payments accounts for the period ended 31<sup>st</sup> December 2021**





CHARITY COMMISSION  
FOR ENGLAND AND WALES

CaBIC	1183787
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CC16a

## Receipts and payments accounts

For the period from	Period start date 01/01/2021	To	Period end date 31/12/2021
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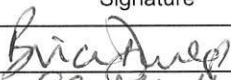

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Individual Donations	3,395	-	-	3,395	1,280
LIFE Development Fund Grant	8,000	-	-	8,000	7,600
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>11,395</b>	<b>-</b>	<b>-</b>	<b>11,395</b>	<b>8,880</b>
<b>Total receipts</b>	<b>11,395</b>	<b>-</b>	<b>-</b>	<b>11,395</b>	<b>8,880</b>
<b>A3 Payments</b>					
Bank Fees	104	-	-	104	55
Salaries	8,227	-	-	8,227	-
Operational Expenses	597	-	-	597	530
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>8,928</b>	<b>-</b>	<b>-</b>	<b>8,928</b>	<b>585</b>
<b>Total payments</b>	<b>8,928</b>	<b>-</b>	<b>-</b>	<b>8,928</b>	<b>585</b>
<b>Net of receipts/(payments)</b>	<b>2,467</b>	<b>-</b>	<b>-</b>	<b>2,467</b>	<b>8,295</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>2,467</b>	<b>-</b>	<b>-</b>	<b>2,467</b>	<b>8,295</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	12,588	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>12,588</b>	<b>-</b>	<b>-</b>
(agree balances with receipts and payments account(s))		Agreement/ Error	OK	OK

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Brian Dunlop	04/10/22
	Stuart Hutton	04/10/22

**CABIC**

England & Wales - Charity number 1183787

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# Accounts

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**Charitable Incorporated Organisation – Registered No. - 1183787**

**CaBiC**

**TRUSTEES REPORT AND FINANCIAL STATEMENTS**

**FOR THE PERIOD 1<sup>ST</sup> January 2020 TO 31<sup>ST</sup> DECEMBER 2020**

**CaBIC**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

Charity Information	3
Report of the Trustees	4
Receipts and payments account	7-8

**CaBiC**

**CHARITY INFORMATION  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

<b>REGISTERED NAME:</b>	CaBiC
<b>TRUSTEES:</b>	Rev Brian Dunlop Christine Wisdom Paula Sion Moloney Stuart Hutton
<b>PRINCIPLE OFFICE:</b>	6 Bath Mews, Bath Parade Cheltenham, Gloucestershire GL53 7HL
<b>REGISTERED CHARITY NUMBER:</b>	1183787
<b>BANKERS:</b>	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

## CaBIC

### REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020

The Trustees present their report together with the financial statements of the Charity for the year ended 31<sup>st</sup> December 2020.

The accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, applicable to charities registered in England and Wales that are not companies and whose gross income is not greater than £250,000.

#### OBJECTIVES AND ACTIVITIES

##### Objectives

The Objectives of the Charity are to act for the public benefit in the Cheltenham District and Bishop's Cleeve Output area and such other areas in England and Wales as the Charity Trustees may decide from time to time:

1. The advancement of the Christian faith for the benefit of older people, their families, and carers by:
  - a) Holding services, prayer meetings and bible studies
  - b) Identifying and serving the pastoral and spiritual needs of older people, their families, and carers, and,
  - c) Supporting and training local church communities to achieve (a) and (b) above for the public benefit.
2. The relief of need amongst older people by working with local agencies and communities to identify and serve the pastoral and spiritual needs of such older people, their families, and carers.

##### Activities

At the beginning of the year, we continued our services at a care home to build our experience, but this was brought to a halt by the lockdown.

The pandemic also brought a delay to our pending application for a grant and hence the appointment of an Anna Coordinator. However, this and a further application were later successful enabling us to advertise, interview and appoint Gillian Ford as Anna Chaplain starting on 1<sup>st</sup> December.

Gillian Ford began her induction and by the end of December was ready to begin building a network locally.

In the meantime, we developed the necessary skills to create monthly video services for care homes, which have been posted on our You Tube Channel, which was initiated in the middle of the year.

In February a motion fully supporting CaBiC's introduction of Anna Chaplaincy was passed by Cheltenham Deanery Synod and a similar Motion was passed by the Standing Committee of Tewkesbury and Winchcombe Deanery.

A prayer support group continues to receive periodic emails and occasional newsletters are sent out to keep those interested up to date with our achievements.

### **Achievements and Performance**

This year we were able to successfully apply for funding through two significant grants, which has permitted the Trust to meet its financial obligations going forwards to recruit an Anna Coordinator and also plan for some initial projects during the year.

We were successful in applying for two grants with All Churches Trust, which was received in November 2020, and also with the LIFE Development Fund, which is to be received on completion of a number of objectives leading into 2021.

### **The way ahead**

With Gillian Ford now recruited as the Anna Coordinator, we have high hopes for achieving some great projects in the year ahead, pandemic permitting.

We are also looking at how we can continue to raise funds both from grants and also to join the CAF donation system, which provides an easier route for those willing to donate, and greater efficiency for our gift aid collection process.

### **FINANCIAL REVIEW**

Total receipts for the period were £8,880.00, with expenditure of £585.24. Unrestricted reserves were £10,121.76 on 31<sup>st</sup> December 2020.

#### **Reserves Policy**

The Trustees have reviewed their policy, considering guidance by the Charity Commission, so as to establish an acceptable level of reserves which is the cornerstone of prudent financial management of the Charity. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or unexpected expenditure and will endeavour not to set aside funds unnecessarily.

The aspiration of the Trustees is to hold sufficient funds whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity represent between three and six months of running costs. This amount will be assessed through the current business plan is estimated to be between £6,000 to £12,000 once the charity is fully operational.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was registered on 7<sup>th</sup> June 2019 as a Charitable Incorporated Organisation (CIO) and began operating then. It is governed in accordance with the constitution submitted to the Charity Commission and agreed as of that date.

### **Trustees**

Trustees are elected and removed by the existing Board of Trustees. The maximum number of Trustees shall be 12 and the minimum shall be 3.

Trustees are recruited for various skills they bring to the organisation and for their diversity in churchmanship and denomination. New Trustees will be issued with an induction pack, encouraged to undergo training, and will be invited to visit a number of places during their first year to gain knowledge of the value of the service we aiming to provide.

The Board of Trustees has been meeting monthly and will continue to meet at least four times a year for formal business at which long-term strategy, current direction and finance will be considered. The Board currently consists of four Trustees who are overseeing the work between them whilst working towards the employment of an Anna Co-ordinator and appointment of the proposed six Anna Chaplains.

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The Trustees are required under Charity law to prepare financial statements for each financial year.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system against loss or unauthorised use to prevent and detect fraud and other irregularities.

## **INDEPENDENT EXAMINER**

The gross income of the charity is below the £25,000 threshold which required an independent examination. As such the Trustees have chosen not to appoint an independent examiner.

On Behalf of The Board



**Revd Brian Dunlop, Chair**

Date: 16.9.2021.

## CaBiC Receipts and payments accounts for the period ended 31<sup>st</sup> December 2020



CHARITY COMMISSION  
FOR ENGLAND AND WALES

CaBiC

1183787

### Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2020		31/12/2020

### Section A Receipts and payments

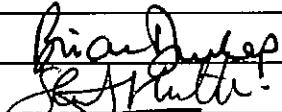
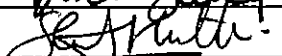
	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Individual donations	1,280	-	-	1,280	1,852
All Churches Trust Grant	7,600	-	-	7,600	-
<b>Sub total (Gross income for AR)</b>	<b>8,880</b>	<b>-</b>	<b>-</b>	<b>8,880</b>	<b>1,852</b>
<b>Total receipts</b>	<b>8,880</b>	<b>-</b>	<b>-</b>	<b>8,880</b>	<b>1,852</b>
<b>A3 Payments</b>					
Bank fees	55	-	-	55	-
Operational Expenses	530	-	-	530	-
<b>Sub total</b>	<b>585</b>	<b>-</b>	<b>-</b>	<b>585</b>	<b>-</b>
<b>Total payments</b>	<b>585</b>	<b>-</b>	<b>-</b>	<b>585</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>8,295</b>	<b>-</b>	<b>-</b>	<b>8,295</b>	<b>1,852</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>8,295</b>	<b>-</b>	<b>-</b>	<b>8,295</b>	<b>1,852</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	10,122	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	10,122	-	-

(agree balances with receipts and payments account(s))

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	BRIAN DUNLOP	16.9.21
	STUART HUTTON	16.9.21