

**CaBiC**

**TRUSTEES REPORT AND FINANCIAL STATEMENTS**

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

**CaBIC**

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

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**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

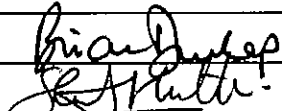
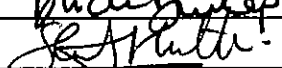
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For the period from	Period start date	To	Period end date
	01/01/2020		31/12/2020

### 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>	8,880	-	-	8,880	1,852
<b>Total receipts</b>	8,880	-	-	8,880	1,852
<b>A3 Payments</b>					
Bank fees	55	-	-	55	-
Operational Expenses	530	-	-	530	-
<b>Sub total</b>	585	-	-	585	-
<b>Total payments</b>	585	-	-	585	-
<b>Net of receipts/(payments)</b>	8,295	-	-	8,295	1,852
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	8,295	-	-	8,295	1,852

## 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	