

CaBiC

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD 1st January 2021 TO 31ST DECEMBER 2021

CaBIC

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FOR THE PERIOD ENDED 31ST DECEMBER 2021**

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**CHARITY INFORMATION
FOR THE PERIOD ENDED 31ST 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

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REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31ST DECEMBER 2021

The Trustees present their report together with the financial statements of the Charity for the year ended 31st 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 31st 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 7th 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 31st December 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

CaBiC

1183787

Receipts and payments accounts

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

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 £
B1 Cash funds	CAF Bank	12,588	-	-
		-	-	-
		-	-	-
	Total cash funds	12,588	-	-
	(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