

**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**

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 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**

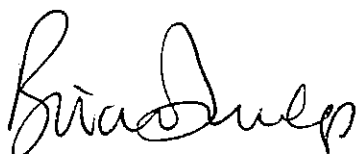
The Trustees are required under Charity law to prepare financial statements for each financial year.

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

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

**Revd Brian Dunlop, Chair**

**Date:** 30.10.2023

CaSiC		1183787		CC16a
Receipts and payments accounts				
For the period from	Period start date 01/01/2022	To	Period end date 31/12/2022	



## 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>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<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 £
B1 Cash funds	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