

Charitable Incorporated Organisation – Registered No. - 1183787

CaBiC

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD 1st January 2023 TO 31ST DECEMBER 2023

CaBIC

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FOR THE PERIOD ENDED 31ST DECEMBER 2023**

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**CHARITY INFORMATION
FOR THE PERIOD ENDED 31ST DECEMBER 2023**

REGISTERED NAME:	CaBIC
TRUSTEES:	Rev Brian Dunlop Christine Wisdom Paula Sion Moloney Stuart Hutton Rachel Cottell (from 28 th 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

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REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31ST DECEMBER 2023

The Trustees present their report together with the financial statements of the Charity for the year ended 31st 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 31st 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 31st December 2023 were £15,007.87.

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. The current number of Trustees is 5 as of 31st 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: 24th September 2024

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Receipts and payments accounts

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For the period from	Period start date 01/01/2023	To	Period end date 31/12/2023
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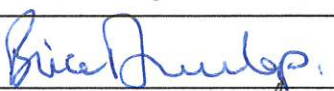

Section A Receipts and payments

	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 £
A1 Receipts					
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
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	9,017	-	-	9,017	13,333
Total receipts	9,017	-	-	9,017	13,333
A3 Payments					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	10,728	-	-	10,728	9,213
Total payments	10,728	-	-	10,728	9,213
Net of receipts/(payments)	- 1,710	-	-	- 1,710	4,120
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 1,710	-	-	- 1,710	4,120

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	15,008	-	-
		-	-	-
		-	-	-
	Total cash funds	15,008	-	-
	(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