



**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE
ACCOUNTS
31 MARCH 2021**

COMPANY REGISTRATION NUMBER 8453619

CHARITY REGISTRATION NUMBER 1153349

DOWNHAM MAYER CLARKE LIMITED

Chartered Accountants
41 Greek Street
Stockport
Cheshire
SK3 8AX

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

ACCOUNTS

YEAR ENDED 31 MARCH 2021

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**COACHING INSIDE AND OUT
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ACCOUNTS

YEAR ENDED 31 MARCH 2021

Executive Summary

It is my pleasure to provide this executive summary as an opening to the annual report and accounts 2020/21.

Whilst each year this task presents both a challenge and a joy, this year as I draft my last Chair's summary, it is a particular challenge and joy – to keep focused on the period for which this annual report reflects and not to digress as I think about the 11 years since I first met those with whom I began this incredible journey.

This last year however will stand out as unique – one in which a global pandemic created chaos around the world and one in which we, as CIAO, demonstrated how we not only seek to positively disrupt but how we behave when disruption is all around us.

This year has shown the resilience of many and no less those who work with and for CIAO and our clients. With services being paused and new services being mobilised, our coaching community remained focused on personal growth, meeting monthly to learn together, and on taking time to reflect upon what got us to where we are now and how that will enable us to move forward.

The CIAO Principles document, written this year, offers those who have worked with us to date to feel their intentional way of working, developing CIAO in ways that challenged orthodoxies, completely reflects the power of coaching – questioning answers all of the time.

I am so delighted to say this has been seen in action this year as we:

- Looked at clients – keeping them at the forefront of our minds as they faced the impact of the Covid-19 pandemic and delighted that we were able to be in touch with so many former clients to ensure we learn and grow – hearing the voices of the people we serve.
- Looked at services – asking can we deliver them virtually – how can we challenge the assumptions that say not.
- Looked at growth – where else could we make a difference in line with our objects – and how do we develop to enable us to work with new clients and new commissioners.
- Looked at our ways of organising – testing roles and structures to support our work and demonstrating our willingness to experiment and change again
- Looking at how our community connects – ensuring we built on events that bring Board, Coaches and Coordinators together, including inviting colleagues to Board meetings to shape our thinking and practices together.

The annual report and accounts that follow capture much more of the detail of all we have done and some insights into what we plan to do especially around people, money, commissioners, communication and processes. I encourage you to read through the details.

As we reflect on the year that was and look to the future I want to make sure I thank in particular:

- Graham Curtis – who has oft stepped into different roles in service of CIAO – and whose terms of office conclude this September. Graham is one of our founding members and has been on the Board since we formally incorporated in 2013 and we are most grateful to him for his service.
- Belinda – one of our founding coaches who has also been our generous host to many 'an evening with', action learning sets in our early days, and of course providing a fabulous rain-safe setting for our annual summer picnic. We wish her well in her retirement from CIAO.

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I am pleased to say the Board has also been strengthened by the appointment of two new Non Executive Directors/Trustees:

- Christine Amyes – who brings years of experience of organisational and people development, coaching, and work with other charities that seek to change the live chances and choices of teenage girls who might otherwise be at risk of using some of the services we offer ‘inside and out’
- Jason Ridley – who offers us a breadth of experience and the added bonus of decades as a Chief Finance Officer / Finance Director in private and social sector settings.

There are of course many others who have changed roles, continued to serve, gone the extra mile and been patient as we seek to shape the emerging future – to all of you I would like to extend my thanks.

Finally I wish to show gratitude and appreciation to:

- Board members who give of their time to help shape and steer the business and deliver exceptional governance engaging with stakeholders as frequently as we can to ensure we hear the voices of those we seek to support.
- Lisa Jenkins, in her role as Head of Business Support, who has continued to strengthen our community to the benefit of all.
- The insights and expertise of Clare McGregor, our Founder who leads on Development and as an Independent Advisor to the Board and the organisation, who continued to help us secure opportunities and navigate strange times.

And so, my concluding thanks must be to all who invest their time and their energies to help us make our vision a little more real each year. We hope, as you read the report, you will see we seek to make a big difference with modest resources and with the ambition that our work will influence those who believe it's possible to help people change their lives, and the lives of others, through the power of coaching.

As I prepare to retire at the end of the financial year in March 2022, I look forward to what CIAO will achieve in the next decade and to continue my commitment to speak of what CIAO does, why we do it and how we must never feel comfortable with the status quo if we are to actively tap into the potential of all and to create a truly just society.

Liz Cross
Chair of the Board

**COACHING INSIDE AND OUT
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TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

The trustees, who are also directors for the purposes of company law, present their report and the unaudited accounts of the charity for the year ended 31 March 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Coaching Inside and Out
Charity registration number	1153349
Company registration number	8453619
Principal office	41 Greek Street Stockport SK3 8AX

The directors

The directors who served the charity during the period were as follows:

Annette Hennessy	Appointed 15 May 2017	Director
Ben Amponsah	Appointed 20 May 2019	Director
Christopher Fox	Appointed 1 August 2016	Director
Elizabeth Anne Cross	Appointed 20 March 2013	Chair, Director
Graham Curtis	Re-Appointed 18 January 2021	Director
Helen McFarlane	Appointed 20 May 2019	Director

Accountants

Downham Mayer Clarke Limited
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41 Greek Street
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**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

TRUSTEES' REPORT

The trustees of Coaching Inside and Out (CIAO) present their annual report and independently examined accounts for the period ended 31 March 2021 and confirm they comply with the requirements of the Charities Act 1993, as amended by the Charities Act 2006, the trust deed and the Charities SORP 2005.

TRUSTEES

The trustees who served the charity during the period were as follows:

Annette Hennessy	Appointed 15 May 2017
Ben Amponsah	Appointed 20 May 2019
Elizabeth Anne Cross	Appointed 20 March 2013
Christopher Fox	Appointed 1 August 2016
Graham Curtis	Re-Appointed 18 January 2021
Helen McFarlane	Appointed 20 May 2019

Christine Amyes and Jason Ridley joined the Board as members in January 2021 and were successfully appraised in the summer prior to being formally appointed trustees at the 2021 AGM.

Graham Curtis resumed service as a trustee following his time as interim CEO. He then resigned at the 2021 AGM in accordance with our terms of office, as he's served since the Board was formed in 2013.

Liz Cross has also served since the Board was formed, however her term of office is extended to the end of March 2022. This is to ensure continuity and renewal as she hands over to the new Chair designate, Christine Amyes, who was elected unanimously at the 2021 AGM following a recruitment process in line with our usual practice for roles that sought expressions of interest from within CIAO's community, personal networks and involved discussions with stakeholders.

Annette Hennessy reached the end of her second term of office at the 2021 AGM and extended her period of service as trustee for another year to add to the resilience of the Chair's handover period.

Ben Amponsah took on the role as Vice Chair from Annette at the 2021 AGM, Ben will be able to support the new Chair in their time in office and provide a great connection to our early days as the Board moves into this next phase of change.

The Board has continued to have single issue meetings, as well as regular two-monthly meetings. This year's addressed our organisational structure and financial scenarios raised by the pandemic, the current position of the criminal justice system, and evaluation and accreditation. The Board also led 'An evening with (our trustee) Professor Chris Fox' online, where Chris shared his professional insights into the criminal justice system's position and future with people from across CIAO before we all considered the implications for our clients, coaching practice, and the business.

CIAO is still looking to recruit more trustees to ensure the continuing strength of the Board. Ideally one will be someone who has the competency profile to work well in the role of a Trustee and NED and has lived experience of the Criminal Justice System. This will bring a particular strength and insight we've not knowingly had since a young woman we coached was one of our original Board members.

**COACHING INSIDE AND OUT
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TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

CIAO'S CHARITABLE COMPANY OBJECTS

The promotion of social inclusion among offenders and those who are or who have been at risk of offending, who are socially excluded from society, or parts of society as a result, by:

- i. providing coaching for such persons;
- ii. raising public awareness of the effectiveness of coaching for such persons; and
- iii. providing support, training, development and consultancy to increase the availability of coaching for such persons.

ACTIVITIES AND OBJECTIVES

Coaching Inside and Out continues to work with men, women, families and children at risk of offending, as well as people in prison and people with convictions in the community. We've recruited, trained and developed over 50 skilled coaches who work with clients individually and in groups.

CIAO's vision that all people convicted of offences, or at risk of offending, are offered life coaching so they can help themselves and others. This vision is supported by our key activities of:

- Delivering coaching;
- Challenging assumptions and advocating for the wider use of coaching;
- Increasing the demand for coaching by commissioners; and
- Increasing the supply of coaching by organisations and individual coaches.

Things can be different and people can change their own lives. Coaching Inside and Out's coaches help clients do that using the same approach as top leaders and performers. They don't tell people what to do. Instead, they give time, support and space to think.

CIAO coaches and clients explore the three simple questions below, so clients can work things out for themselves and choose what's best for them, however tough their circumstances might be.

What do you want to change? Reflecting on where they are now, before they choose where to start, helps them see all the possibilities and what they want to change more clearly.

Who are you? Understanding themselves better by exploring what matters to them and what makes them tick helps clients realise their potential with hope for the future.

How are you holding yourself back? We all believe some things that aren't true and can get more out of life if we rethink them. Coaches help clients spot and overturn what isn't working for them.

The areas that clients work on are up to them, but we see huge shifts in the way that they view themselves with improvements in well-being, hope and participation that leads to improvements in many aspects of their lives. Feedback from clients is overwhelmingly positive as they get to the root of their problems, take responsibility, reduce the harm they do themselves and others, come off drugs, take up education, improve their housing and finances, get fit, get jobs, start their own businesses and look for more ways to help others.

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's general guidance on public benefit. We do not see any detriment or harm that might arise from our objectives or activities. Some may think we should focus on victims of crime, rather than offenders, however our clients are often both. We also believe coaching people convicted of offences can help prevent crime in future, thereby reducing the number of victims.

None of our clients pay for their own coaching and any geographic restrictions are based solely on commissioners' contracts for us to deliver services.

ACHIEVEMENTS

During the year we coached 47 clients – inside and out – between the AGMs in 2020 and 2021. This was less than half of those we coached last year, reflecting the ongoing impact of the Covid-19 pandemic. However, CIAO has never focused on client numbers to demonstrate the reach of our activity. Instead we have evidenced coaching's impact from teenagers and upwards across many groups in extraordinary circumstances from early help in the community through to those with the longest sentences.

Celebrating our 10th anniversary year did not seem appropriate in 2020. However, energy and (re)planning were still invested and the many great suggestions we've not yet been able to implement are not lost. Meanwhile a small celebration near our 11th birthday prompted continued hope and reflection by asking: "What have we learned in the last ten years?" and "What haven't we done yet?"

We are grateful to everyone in CIAO who continues to support our five 'enablers' (that make everything we do happen) so that we delivered a remarkable amount with extraordinary efficiency even in this strangest of years.

- i. **People** - CIAO's coaches deliver great coaching with excellent ongoing personal and organisational development.

This year we have completely reviewed our training and quality assurance after our traditional annual Development Event with coaches explored organisational issues, rather than our usual focus on coaches. Coaching development is now grouped into four key areas to improve our individual and organisational resilience and understanding: Self, Models, Clients, and Systems and Services.

As well as our annual safeguarding training the relaunch began with essential refresher 'Do No Harm' sessions including data protection as well as client and coach safety. These were constructive workshops resulting in updates to Procedures, Essential Actions and a totally revised Client Pack (that includes all the documents a coach needs to work with a client, questions to enable evaluation and follow up, as well as a front-page checklist so we don't have to remember what to do when and can concentrate on our great coaching).

The next major piece of development, that has been planned for whenever each of our services begins, is discussions exploring additional challenges we may face returning to prisons and all our clients in the community, with all the sensitivities and worse mental health that may entail. Having restarted in one prison we now know that face to face coaching brings no additional risks, other than those we've all become used to managing personally in the time of Covid.

**COACHING INSIDE AND OUT
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TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

As well as ongoing supervision, which has been available to coaches throughout the pandemic, we have reconsidered our Coaching Groups where we ask coaching questions of one another (previously called Action Learning Sets but renamed to help others understand what they do and to differentiate them from the many other formats and methods). Coaching Groups build on CIAO's many years of experience learning about ourselves and from one another using these. We redesigned the method for CIAO to use amongst ourselves and with staff we're helping to develop a coaching approach (see Greater Manchester Girls and Nottingham Probation later). They will be reintroduced as part of our 'Back to Prison' sessions. The Groups are designed to run for an hour and a half with the 'Client' being asked to 'bring a thing' they would like to resolve (rather than bringing an issue or a problem). Everyone else in the group (aka the 'Coaches') then asks coaching questions about that thing to help everyone generate fresh ideas and reach new conclusions. This is invaluable for exploring both teams' and individuals' thinking.

Other essential training has been prepared and already shared and tested where there is imminent activity for individual coaches joining particular services. This includes more refreshers for elements coaches may not have used with their other non-CIAO clients for over a year and a half. Coaches working on both our Salford and Trafford community services also met separately to review what had been achieved, to generate learning and capture stories.

Recruitment reopened this summer for new coaches, including those also willing and able to coordinate services and provide coaching supervision, after being put on hold when the first Coronavirus lockdown hit in March 2020. All the roles can be done on a self-employed or voluntary basis. This will create a greater pool of coaches to meet immediate demand to coach both in person and virtually in the North West of England with possibilities elsewhere. Most importantly we welcomed applicants with personal experience of the criminal justice system and those who would help us continue to develop a diverse workforce. We shall explore recruiting those only able to coach remotely in future in a way that still creates and nurtures close connections with the CIAO community.

This year has led to some coaches deciding to move on and we are always very grateful to all who have been great assets to CIAO and wonderful colleagues to other coaches in the organisation. CIAO owes a particular debt to Belinda one of our supervisors and a volunteer coach and coordinator at Styal since our origin. We look forward to keeping in touch in different ways.

- ii. **Money** - CIAO is a self-sustaining social enterprise with its coaching services fully funded by contracts.

After CIAO put our clients first last year (by accepting payments against contracts on the basis that we would aim to deliver the sessions in future, rather than just being paid for coaching we no longer legally had to do) we are still waiting to deliver almost all of our contracts.

Prisons were not considering bringing in face to face coaching for most of the year and there was little capacity or technology to allow us to coach remotely. Although we investigated telephone and video call services everywhere we have contracts, prisons' focus was on family contact and court appearances, understandably. We are still waiting to continue setting up our HMP Buckley Hall services and to restart our longstanding work with women in HMP Drake Hall.

However, we were delighted to start coaching in person in HMP Thorn Cross in July, even if we did have to pause again one week later after another Covid outbreak. This is now continuing smoothly and is much appreciated by the clients and coaches alike, as well as providing hope for us all.

**COACHING INSIDE AND OUT
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TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

Our Salford Youth Justice Service contract was eventually paused until we're able to deliver a face-to-face service, as originally envisaged, for the 17 children yet to be coached. They were really pleased with all we were able to coach staff in spite of the pandemic.

Work to re-establish our original service at HMP Styal post-lockdown has begun with the hope of restarting very soon and we are exploring what CIAO needs to deliver great coaching funded long-term there, as this remains our only service not fully funded by a contract.

CIAO's favourite anonymous donor recently made a solicited donation and The Stanley Grundy Foundation made another unexpected unsolicited donation. Generous gifts like these have a disproportionate impact as they are used to support coaches who work without payment and our creative development work that both increases and spreads our ideas and capabilities.

The organisation retains its inbuilt resilience thanks to diverse income sources and its flexible business model. We have very few overheads with no offices or associated costs, and everyone is now self-employed again. We also still have reserves built up over our first decade thanks to people giving the charity their expertise and time without payment or at significantly reduced rates compared to the market value of their coaching and consultancy.

- iii. **Commissioners** - Government and other organisations commission coaching from CIAO and other providers as they see the impact it makes helping people to identify their strengths and solve their own problems.

In spite of the pandemic and services cuts CIAO was fortunate in extending and securing further contracts in prisons and in the community with probation, the police and the youth justice system.

Healthcare extended our service to continue to work with women in HMPYOI Drake Hall up to at least March 2023, as NHS England extended the contract with Practice Plus Group (previously known as Care UK) by 2 years.

Girls who've committed violent offences or are at risk of committing them and youth justice staff working with them from all 10 of the Greater Manchester boroughs are now being coached thanks to the Violence Reduction Unit (VRU) in Greater Manchester Combined Authority (GMCA). As well as the permanent benefits of individual coaching, CIAO is also developing staff coaching skills, including Coaching Groups, and they've already started using coaching techniques with their young people. Sharing the learning, techniques and tools about coaching and engaging clients will deepen understanding and cross-fertilise ideas across Greater Manchester, youth justice and beyond.

Nottingham Probation has invested in coaching linked to Offender Personality Disorder (OPD), so we are working with staff and men on probation transitioning out of prison into the community. The overall amount was cut by a third, but they kept CIAO's service in as they were so impressed by what they could get for the money (just £3,000). The new model is an entirely virtual service delivering two online Coaching Groups for staff followed by coaching sessions each for at least two clients. We may also offer another service user coaching and, hopefully, one or more coaching groups for the service users too.

**COACHING INSIDE AND OUT
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TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

Trafford's 'Early Help' coaching services is finishing with a young people and justice finale. CIAO's worked with 'at risk' young people for Trafford Council since 2014 and coached 439 clients (children, their siblings and their parents or carers). This community service continued virtually since the first lockdown, but at a lower capacity with fewer client referrals. This work may be coming to a close, but it is finishing with CIAO coaching 10 young people involved with or on the threshold of involvement with their criminal justice teams, which will bring us back full circle to our criminal justice roots.

iv. **Communication** - Clients, commissioners, coaches and others value what coaching does.

Sharing what CIAO does with others is core to our vision and the charity's work in influencing the system through meeting/conference attendance and speaking engagements may all have gone online but has carried on regardless. This included everything from speaking at leadership events and a recorded Criminology students' seminar which will be used again; through to talking to a Women's Institute and the Ripples of Hope Festival at HOME on 'Is there justice in our justice system?' Nor is it just us doing the talking: one Youth Justice staff member was asked to present to her whole team about CIAO's Greater Manchester Girls programme and that was extremely well received.

Writing plans for external audiences were mostly put on hold, as more urgent work was completed instead. Internally information has been completely revised to be more readily intelligible and visual. This will be rolled out as services resume. A video was also planned for use as a virtual 'Intro Session' for new clients but eventually being allowed into a prison to coach face to face meant this wasn't necessary.

An internal 'CIAO Principles' document was written to help us continue to hold true to the carefully considered strategic principles agreed over our first decade. It is written to inform the future, it's not a prescription for it. It's the latest step in a process of discussing and reconsidering our principles, rather than just saying why we agreed them. Since CIAO began, the principles our approach is based on have been highlighted so that those who come after us understand why we are the way we are and might continue in the same spirit. They go far beyond our values of fairness, choice, responsibility, respect and challenge. Descriptions and explanations may be adapted from this for different external audiences and shared through CIAO blogs and other media.

CIAO's chapter about our extensive work with men and boys (called 'Coaching: Tough Questions, Brave Answers') was published in January in the book titled: 'What role do kindness, hope and compassion play in the criminal justice system?', which is downloadable free online, with our chapter on pages 212-220.

We reached out for past clients to get in touch to share their experiences and to offer them more coaching in return, as part of our 10th anniversary celebrations. We're also ensuring it's still as simple and likely as possible that current clients will contact us after coaching. This has led to great ongoing conversations with clients and commissioners, as well as with coaches with experience of criminal justice from the inside.

And finally... we were tickled when even prison staff fell for the tale emailed out in CIAO News on 1st April: "CIAO Chow?! We were surprised and delighted to be approached by sponsors (a major pet food manufacturer) about a coaching link with the drug dogs at HMP Thorn Cross. A final decision is being made by noon today, but we have all our paws crossed!"

**COACHING INSIDE AND OUT
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TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

- v. **Processes** - Making everything CIAO does as clear, simple and as human as possible, so that coaches can put their energy into great coaching.

Overhauling and rebuilding our administrative infrastructure has happened throughout the year and is nearly complete. This fundamental work is largely invisible to people inside and outside CIAO but is essential to all elements of our operation.

Amongst this, Coordinator Reports and Coordination Meetings have all been reinstated and reinvigorated to share information and develop ideas. A new Supervisors role description has been agreed with stronger links to the Board being developed.

ORGANISATIONAL STRUCTURE

CIAO's Support Team exists to enable the coaches and service coordinators to provide the best coaching possible for all our clients and commissioners. After the Interim CEO stepped back and rejoined the Board within the year, it is now made up of the Head of Business Support and the Founder (in the role of Head of Development). They both report directly to the board and share operational control and accountability as an interdependent and self-managing team. The Head of Business Support focuses on finances, data, policies, legal elements and making admin easy for the coaches; while the Founder focuses on our great coaching services and leads on internal and external development.

This new division of roles includes working closely with delivery distributed collaboratively across a number of Coordinators, which increases resilience, reduces the risks and brings a richness and breadth that a single Head of Delivery role, which we explored, could not. We look forward to welcoming more people into such roles in the near future through our current recruitment process.

Everyone works part-time and is self-employed again, as only our two CEOs have ever been employed. This puts CIAO in a strong position for us to react and create whatever structure the very uncertain future requires.

CIAO'S PLANS FOR THE FUTURE

Coaching Inside and Out will continue to recruit and support the development of great coaches and great coaching services with more contracts and plans in the pipeline for this, our twelfth year.

We look forward to restarting all our coaching and continuing to evidence its impact on our clients and communities (from hope and well-being through to housing and work). This ongoing evaluation will include further exploration of:

- What theory underpins our coaching? So we can test our data against those and see what's missing.
- How has our Theory of Change evolved? To strengthen how we represent the measurable impact.
- What's the evidence? Disseminating all we know about coaching's efficacy and seeking more.

COACHING INSIDE AND OUT COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

Our commitment to developing coaches will continue by building on our experience to attract, assess and support more diverse coaches, including those with experience of being in the criminal justice system themselves. To enable this addition to CIAO's diversity and/or CJS insight we'll help those who were newer to coaching who want to develop their growing skills and will work with them to increase their coaching experience and ability without them having to pay for coaching courses. The benefits to CIAO will include greater energy and ideas, as well as great coaches with even wider and deeper perspectives.

CIAO will describe how we have coached across all stages of the criminal justice system and show how an increasingly wide range of clients has inspired and challenged us. We have many stories to tell and resources to share that can help people looking to do similar work as well as all those interested in people and the power of coaching. *Coaching Behind Bars* was written in 2014, so CIAO has now more spent almost twice as much time coaching as the years covered by the book. Communicating the magic of coaching and making sense of the jargon is key, along with images, infographics, podcasts and videos showcasing the wide variety of voices involved.

Anyone who's curious can follow all this through our website coachinginsideandout.org.uk where we will be sharing far more and always welcome questions and suggestions.

RESERVES AND RISK

As CIAO grows, the Board continues to retain undesignated reserves at a level of three months' running costs. Halfway through the current financial year this is already the anticipated situation in our budget for 2021-22, in spite of the effects of pandemic on the last year and a half. The reserves show as higher in the following accounts for the last year as the Board has committed to delivering the coaching delayed by Covid lockdown and this amounts to a commitment of around £89,500.

The three months' running costs give a margin for risks (such as a commissioner defaulting on a payment) and reflects the structure of the organisation where we have both low fixed costs through flexible contracting, the lack of directly employed staff and relatively small contractual responsibilities and liabilities to contractors.

However, CIAO will look to retain a higher level of reserves as there is a need for greater working capital, as we scale up to take on larger contracts, and we remain in extraordinarily uncertain times.

The major risks to which the charity is exposed, as identified by the trustees, have been reviewed, and systems or procedures have been established to manage those risks.

THANKS

The trustees remain immensely grateful to everyone involved with Coaching Inside and Out, both paid and unpaid colleagues and friends, as they continue to give well beyond anything we might realistically expect. CIAO would simply not exist without them.

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2021

In particular we would like to thank:

- A long-standing supporter, The Oakridge Centre, for instigating a donation;
- Our commissioners and their staff, who enable us to reach our clients;
- Our Board, who offer their expertise and take on the responsibilities of Trustees and Non-Executive Directors; and
- CIAO's extraordinary coaches and their clients who do the really hard work.

FINANCIAL REVIEW

The charity recorded a surplus in the period of £28,220. This reflects commissioners paying in advance of our coaching during Covid lockdowns and continued careful financial management of our core operation.

ACCOUNTANTS

Are deemed to be re-appointed under section 487(2) of the Companies Act 2006.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption.

Signed on behalf of the trustees



Elizabeth Anne Cross
Chair

20 September 2021

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)**

YEAR ENDED 31 MARCH 2021

	Note	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES			
Incoming resources from generating funds:			
Donations	4	250	5,000
Coaching income	5	<u>146,695</u>	<u>132,122</u>
TOTAL INCOMING RESOURCES		<u>146,945</u>	<u>137,112</u>
RESOURCES EXPENDED			
Charitable activities		(118,725)	(126,369)
TOTAL RESOURCES EXPENDED		<u>(118,725)</u>	<u>(126,369)</u>
NET INCOMING RESOURCES FOR THE YEAR		<u>28,220</u>	10,753
RECONCILIATION OF FUNDS			
Total funds brought forward		<u>105,427</u>	94,674
TOTAL FUNDS CARRIED FORWARD		<u>133,647</u>	<u>105,427</u>

The Statement of Financial Activities includes all gains and losses in the year.

All of the above amounts relate to continuing activities.

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

STATEMENT OF FINANCIAL POSITION

31 MARCH 2021

	Note	2021 £	2020 £
CURRENT ASSETS			
Debtors	7	7,200	37,452
Cash at bank		<u>137,642</u>	<u>131,045</u>
		144,842	168,497
CREDITORS			
Amounts falling due within one year	8	<u>(11,195)</u>	<u>(63,070)</u>
NET CURRENT ASSETS		133,647	105,427
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>133,647</u>	<u>105,427</u>
NET ASSETS		<u>133,647</u>	<u>105,427</u>
CAPITAL AND RESERVES			
Unrestricted income funds	9	<u>133,647</u>	<u>105,427</u>
CAPITAL AND RESERVES		<u>133,647</u>	<u>105,427</u>

For the year ended 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These accounts were approved by the members of the Board and authorised for issue on 20 September 2021 and are signed on their behalf by:



Elizabeth Anne Cross
Director

Company Registration Number: 8453619

The notes on pages 15 to 17 form part of these accounts.

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2021

1. GENERAL INFORMATION

The charity is a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 41 Greek Street, Stockport, SK3 8AX.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

4. DONATIONS

	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Donations			
Donations	250	250	5,000
Gift Aid	-	-	-
	<u>250</u>	<u>250</u>	<u>5,000</u>

5. COACHING INCOME

	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Coaching	<u>146,695</u>	<u>146,695</u>	<u>132,122</u>

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2021

6. STAFF COSTS

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and Salaries	18,603	25,500
Employer Contributions to pension plans	136	581
	<u>18,739</u>	<u>26,081</u>

The CEO was a direct employee. All other activities undertaken continue to be carried out on a self-employed basis

7. DEBTORS

	2021 £	2020 £
Debtors	7,200	37,452
	<u>7,200</u>	<u>37,452</u>

8. CREDITORS

Amounts falling due within one year

	2021 £	2020 £
Deferred income	0	35,880
Creditors and accruals	820	8,681
VAT	10,375	18,509
	<u>11,195</u>	<u>63,070</u>

**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE**

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2021

9. UNRESTRICTED INCOME FUNDS

	Balance at 1 April 2020 £	Incoming resources £	Balance at 31 March 2021 £
General Funds	105,427	28,220	133,647*

*Although this figure is considered to be Unrestricted Income Funds, under the definitions of the Charity Act 2011, it includes the estimated £89,500 commitment of undelivered coaching, as stated on page 11.

10. COMPANY LIMITED BY GUARANTEE

Under paragraph 3 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £10) to the assets of the Company if it should be wound up while they are a member or within one year after they cease to be a member, for payment of the Company's debts and liabilities contracted before they cease to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors amongst themselves.

