



**COACHING INSIDE AND OUT
COMPANY LIMITED BY GUARANTEE
ACCOUNTS
31 MARCH 2022**

**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 2022

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

ACCOUNTS

YEAR ENDED 31 MARCH 2022

Chair's Foreword

It is my pleasure to present these accounts and to share with you an insight into the impact CIAO continues to make on the world.

When I joined Clare and others to coach my first client in Styal prison in 2011, I could not have foreseen that all these years later, I would be writing my final foreword to the accounts as Chair of CIAO in 2022.

I have been proud to have worked with amazing colleagues and clients over the years and to be part of a group of people who know the power of coaching and its ability to help people transform their lives and the lives of others in their communities.

This year has again been like no other as we have navigated the continuing impact of a global pandemic. What I am pleased to say, as you will see in the detailed report, is we have maintained our focus on our clients and our purpose, deepened our resilience and grown our strengths.

I am particularly proud that we have:

- Nearly tripled the number of **clients** we have seen compared to last year.
- Recruited **10 new coaches**, as well as retained most of those who have worked with us for some years.
- Continued to grow our quality **assurance and development** activities – launching our coaching groups, increasing our supervision provision, and continuing with online development activities.
- Maintained strong relationships with **existing commissioners**, as well as **developing new ones**.
- Ensured – through prudent management and governance – our **financial sustainability**.
- Recruited **3 new Trustees** – enabling us to be strong going into the future with Trustees who have between them expertise in governance, organisation and people development, coaching and lived experience of the criminal justice system.

I am grateful for the wisdom of each and every one of our Board members and, in particular, for the internationally recognised sector knowledge that Professor Chris Fox brings. As Chris said in a recent edition of CIAO News: “There is a lot of change in the world at the moment and criminal justice is no exception. One of the strengths of the Board is that its members bring a diverse set of experiences and insights that we can incorporate into our discussions and use to help CIAO navigate these unusual times, identifying new opportunities and evolving as we go.”

I am pleased to say we have as a Board also been strengthened by the appointment of three new Trustees / Non-Executive Directors (NEDs):

- John Dunleavy – who brings insight into the system from the age of 12 and knows the value that comes from unlocking the potential of people to change their own lives.
- Karen Ainsworth – a practicing mediator, leader and Non-Executive Director governing organisations that address domestic abuse, substance misuse, homelessness and skills and enterprise businesses.
- Stewart Brown – a former financial services lawyer, now focusing on coaching and consulting across different sectors, who has been on our books for some time as a potential coach.

As I plan to retire in March 2023, I am delighted to say that we have, amongst our new Trustees, recruited a successor to me who has deep experience and a track record of leading and governing charities and social enterprises in sectors that will help her consider CIAO's future with everyone involved as we go through a handover period that builds on all we've achieved to date.

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YEAR ENDED 31 MARCH 2022

Chair's Foreword (*continued*)

As we reflect on the year that was, I want to make sure I thank those who are retiring at this AGM:

- Annette Hennessy – who many first met when she was a Chief Probation Officer in the NW and spoke at one of CIAO's 'An evening with...'. Annette has served as Vice Chair from 2017-2021, and safeguarding lead, and has helped us to grow and develop through changing times.
- Helen McFarlane – who was formerly a Director in Trafford and previously a Chair of a health social enterprise – who took on the lead for safeguarding and will, after her retirement from the Board, continue to be the lead in an independent capacity for two years to provide support and challenge around our work in this area.

I also want to thank Ben Amponsah who has been Vice Chair since last year and will continue to support the new Chair in this role.

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.
- Jules Roberts, who provides and supports our supervision and all the associated quality assurance the charity provides; as well as all she does beyond that for our commissioners, clients and coaches.
- Lisa Jenkins, in her role as Head of Business Support, has continued to strengthen the organisation and supported coaches and the Board in our work.
- The insights and expertise of Clare McGregor, our Founder, who leads on both Delivery and 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 is possible to help people change their lives and others through the power of coaching.

I look forward to seeing what CIAO will achieve in the next decade with its new Chair and I will continue to talk about what CIAO does, why we do it and the imperative of changing the way we work with people in the criminal justice system if we are to unlock potential and create a just and inclusive society for us all.

Liz Cross
Chair of the Board

**COACHING INSIDE AND OUT
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TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2022

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 2022.

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:

Ben Amponsah	Appointed 20 May 2019	Director
Christopher Fox	Appointed 1 August 2016	Director
Elizabeth Anne Cross	Appointed 20 March 2013	Chair, Director
Helen McFarlane	Appointed 20 May 2019	Director
Annette Hennessy	Appointed 15 May 2017	Director
Christine Marie Amyes	Appointed 20 September 2021 Resigned 17 January 2022	Director
Ian Jason Ridley	Appointed 20 September 2021	Director

Accountants	Downham Mayer Clarke Limited, Chartered Accountants 41 Greek Street, Stockport, SK3 8AX
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TRUSTEES' REPORT

The trustees of Coaching Inside and Out (CIAO) present their annual report and independently examined accounts for the period ended 31 March 2022 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:

Ben Amponsah	Appointed 20 May 2019	Director
Christopher Fox	Appointed 1 August 2016	Director
Elizabeth Anne Cross	Appointed 20 March 2013	Chair, Director
Helen McFarlane	Appointed 20 May 2019	Director
Annette Hennessy	Appointed 15 May 2017	Director
Christine Marie Amyes	Appointed 20 September 2021 Resigned 17 January 2022	Director
Ian Jason Ridley	Appointed 20 September 2021	Director

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

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2022

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 teenagers at risk of offending, as well as people in prison and people with convictions in the community. We've recruited, trained and developed over 60 skilled coaches who work with clients individually and in groups.

CIAO's vision is that all people convicted of offences, or at risk of offending, are offered life coaching so they can help themselves and others. This 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;
- Increasing the supply of coaching by organisations and individual coaches; and
- Supporting others to coach (where CIAO cannot reach).

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 people 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.

CIAO sees huge shifts in well-being, hope and participation that lead to improvements in many aspects of clients' lives 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.

In setting our objectives and planning our activities the 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.

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TRUSTEES' ANNUAL REPORT (*continued*)

YEAR ENDED 31 MARCH 2022

Some may think we should focus on victims of crime, however our clients have often both committed and been victims of crime. We also believe the people we coach can not only reduce their own offending but also 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 128 clients – inside and out – between the AGMs in 2021 and 2022. This is almost three times the number we coached last year, which has brought a great deal of joy and hope to a lot of clients and coaches as we've now restarted all our services albeit with much stopping and starting wherever we work face to face.

The model for Coaching Groups we developed last year is now central to how we help clients and staff in organisations we work with take a coaching approach. By asking coaching questions of one another, with a 'Thinker' being asked to 'bring a thing', this deceptively simple tool has helped teams and individuals to open up greater possibilities, deepen their understanding and generate fresh ideas.

This year included the exhaustion of winter lockdowns, people feeling very stretched in spring and a vague semblance of 'normality' in the summer sunshine. We're under no illusion that Covid's all over though and are still feeling the major impact on our services of other organisations' staff absences and huge workloads.

It can be hard to remember quite how dark it's been, but it's never been completely hopeless.

As our Founder wrote at the end of 2021:

It's Christmas Eve and time to pause for a few days...

I'm a little surprised to be looking ahead full of great optimism for 2022, rather than looking back over 2021. Although all we've done this year is what gives me faith. CIAO has not just made it this far but will be starting the New Year with new hope, new clients and fabulous new coaches joining those who have already done so much in the face of great adversity.

I know how hard it's been to keep going during the dark days and months when we couldn't connect with the extraordinary women, men and children who give us such joy. Not least when we know the need is greater than ever.

I'm particularly grateful to all those who've kept trying again and again with hope outweighing their experience. Thanks to you the charity has still been able to help people in these most chaotic of times (and sometimes in the most comedic of situations).

In CIAO the laughter and light always outshine the darkness. That is why I'm eternally grateful to every single one of you; whether you're a bright new spark or an old flame.

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

YEAR ENDED 31 MARCH 2022

We remain grateful to everyone who contributes with such patience, flexibility and commitment to CIAO's following five 'enablers' of People, Money, Commissioners, Communication and Processes that make everything we do happen.

As ever, the numbers in the Accounts that follow are for the financial year 2021/22 but the words and numbers in this Annual Report are for the year between our AGMs and take us right up to September 2022.

i. People

CIAO's coaches deliver great coaching with excellent ongoing personal and organisational development.

Coaching Inside and Out has recruited great coaches, Board members and supervisors this year and is very grateful for the time, energy and interest of all who applied. We still hope to work with many who haven't yet been given roles but for whom we've kept the door open for in different ways.

We selected 10 new coaches out of the 27 applicants in autumn 2021 (seven are North West based, one each from near Southampton and Brighton, and one is in the East Midlands). The process included interviews and a session in HMP/YOI Thorn Cross designed to introduce them to our working environment and assess how their coaching fitted what our clients need (something not guaranteed by qualifications). Some were only able to attend an online session, but all have the depth and breadth of tools and talents required to work with us. That we only signed up a third shows the high quality required to be a CIAO coach and the calibre of those we attract (who all had convincing track records).

Our Trustee advertisement had far greater reach than our coaching one and for the first time we received applications from people not already known to us. Though only able to invite 3 of the 11 people who expressed an interest to join CIAO's Board in March 2022, we were equally impressed and delighted by the other applicants and believe they'll be able to support us in other ways, including sharing the rich perspective having been through the Criminal Justice System yourself can bring.

By the time we sought supervisors we were used to generally great people responding to ads and may have found a couple of new coaches, among the eight who applied, as well as our four new supervisors

All these new people will bring energy, insights, and warmth to our marvellously maverick team.

Having a positive impact on the world is paramount for CIAO, so we ran our annual safeguarding training sessions online, so everyone is up to date with the latest best practice and coaches have exchanged stories and case studies. To keep ourselves and our clients safe in different ways we also shared our latest annual 'Do No Harm' information with a data deletion reminder by email this year.

Watching training on 'catch up' has been a hit with those not able to attend sessions, as one coach put it: *"It's great. It's like being there. It's no different. It's perfect."* Others have appreciated being able to maximise their productivity watching super-animated CIAO people talking at high-pitched double speed.

We've also continued to benefit from invitations to the European Mentoring & Coaching Council (EMCC) Third Sector Forum training events online, which are masterminded by friend of CIAO, Katharine St John-Brooks. One on Nancy Kline's 'Time to Think' thinking partners approach was turned into internal training for coaches.

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TRUSTEES' ANNUAL REPORT (*continued*)

YEAR ENDED 31 MARCH 2022

Purely social events have been harder to arrange face to face thanks to Covid and we've had cancellations, but we continue to meet up for informal discussion accompanied by food and drink on really important and interesting topics such as: 'What is the impact on us of the environments in which we coach?'

ii. Money

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

Careful management, hard work and the generosity of those involved all enable us to navigate uncertain times and a sustainable budget for 2022/23 already guarantees CIAO's continued ability to deliver great coaching. This is in spite of the rate of income slowing due to the 'post' pandemic commissioning environment, delays and the knock on effect of pausing delivery of many services (which means they haven't been recommissioned as fast as usual). This, in turn, also reduces the resources that support our highly efficient core.

In a time when reserves are a luxury, the Finance Report written for the Board now includes a cash flow forecast with a permanent 'operating reserves threshold' threshold (to trigger reconsidering the figures and plans again if CIAO were to have less than four months' operating costs) as well as the reserves target of three months' operating costs. The new simplified layout also includes Statements of Financial Position and Activities mirroring those in these accounts and a clearer figure for our 'Outstanding coaching commitment' costs, so everyone can be confident we are financially, as well as socially, responsible.

CIAO continues to ensure it pays the market rate for coaching, while gratefully acknowledging that our coaches are of the highest quality and that most give their expertise and time at significantly reduced rates compared to the real value of their coaching and consultancy. This cost benefit and excellent value for money is passed directly to our commissioners.

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.

Covid restrictions may have eased but prison-based delivery is erratic due to ongoing outbreaks affecting staffing levels and access to jails, as well as to individual prisoners. Community coaching has remained hard to deliver but CIAO's extraordinary coaches have still succeeded in extraordinary situations.

Our youth justice partners have all reallocated individual coaching sessions to Coaching Groups which help staff build their coaching muscle and thus strengthen their support for children. CIAO has also 'kept the door open' for one-to-one coaching for any children who are referred and is still doing that. **Staff working with girls who have committed violent crime across Greater Manchester** completed their one to one coaching and Coaching Groups with fabulous feedback on both. As a result we ran and completed another online Coaching Group for six new members of staff. **Salford Youth Justice Service (YJS)** benefited from our coaching staff online after the extremely successful initial work with children before Covid struck. We also ran two Coaching Groups in person for a staff team and for managers with some additional individual sessions. **Trafford Council** also had an online Coaching Group for six members of staff from their Vulnerable Adolescent Service which included staff working on: Missing From Home (MFH), Youth Engagement, Youth Justice, Complex Safeguarding, and Child Sexual Exploitation (CSE).

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

YEAR ENDED 31 MARCH 2022

Greater Manchester Combined Authority (GMCA) have started an online Coaching Group to help their staff come up with new ideas and approaches so they can achieve even more with their busy workloads.

HMP Buckley Hall has just started its coaching service again (after starting and stopping because of the pandemic in March 2020) with a group of men who work as mentors within the prison and are very keen to develop themselves and their coaching approach.

HMP Drake Hall welcomed us back to work with women there in mid-November before we stopped coaching in December after seeing just 3 clients, including a follow up session for a woman still there. Things have gone more smoothly since January, with both our coaches working two days a week so we can make up all the coaching lost to lockdowns.

HMP Styal's December restart by our four very patient longstanding volunteer coaches was funded by Greater Manchester Combined Authority (GMCA) Violence Reduction Unit (VRU). This began with a strange Covid phase when the prison was closed to us except for telephone sessions. This meant coaches went into the jail only to sit alone in our coaching rooms with the newly fitted phones and call women in their rooms or cells. In spite of the situation they had many successful sessions and, after finally being able to restart face to face sessions in May, we're actually offering our waiting list of clients the option of telephone coaching, as some preferred it. **Achieve North West Connect** has also just commissioned CIAO to support their work with women's transition from more solitary cells on the wing in Styal to more group interaction in the houses. Participants will also be supported and encouraged to provide their own coaching peer support group for ongoing support after the formal coaching finishes.

HMP Thorn Cross's coaches smiled in the face of Covid (coaching with masks on is quite a knack), as well as embracing the usual impossibilities of a Cat D prison (while still getting fantastic feedback).

Greater Manchester Probation - Tameside hosted an ultra-fast pilot over ten weeks in the toughest of times in early 2022. We coached 'People On Probation' (POPs) who had the greatest need: men aged 25+ who were anxious or depressed, struggling or out of options, chaotic, lacking direction and finding it difficult to engage and stop offending. It was a real pleasure (and a challenge) to be back in Probation at last and the impact was clear to a Probation Practitioner:

"CIAO's coaching encouraged compliance and engagement with community sentences and will help reduce their reoffending... They feel they've been heard, so it relieves the frustration that leads to anger and use of drugs or alcohol or a mental health breakdown, which leads to reoffending. Instead coaching looks at how to deal with that."

Nottingham Probation remains hopeful that we will still be able to coach at least a couple of men who have left prison online. Sadly, all of those suitable who've been released have been recalled and probation have also had to deal with Covid outbreaks.

Work outside CIAO's objects cannot be done through the charity when people ask us to help staff develop their own coaching skills in places where we aren't also able to work with people in the criminal justice system. Similarly, CIAO coaches staff, but only those who are working directly in services where we are coaching clients. We want to encourage the commissioning of coaching and training for our core charitable client group of people with convictions or at risk of offending: a client group with whom we work as pioneers and a client group with the greatest need for expert coaches.

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COMPANY LIMITED BY GUARANTEE**

TRUSTEES' ANNUAL REPORT (*continued*)

YEAR ENDED 31 MARCH 2022

Instead, the Founder takes up such approaches through her own consultancy, which was well-established in the criminal justice system when she first had the idea for CIAO and without which the charity would not exist. This benefits the charity as she both uses her learning to inform CIAO's work and promotes all we do in the hope that those organisations will subsequently be able to commission coaching directly for our client group.

A prison's leadership team described the approach they developed as a result as "*mind-blowing*" and, on a smaller but no less dramatic scale, a small community charity used Coaching Groups for a teenage daughter and her mother to understand themselves and each other better, as well as for a member of staff and five volunteers to solve problems and strengthen their own coaching skills.

iv. Communication

Clients, commissioners, coaches and others value what coaching does.

This year's focus has been on coaching and responding to all the commissioners who see how it can help them meet the needs of their staff and service users. However, we've still been able to share what CIAO does more widely too.

GMCA Violence Reduction Unit (VRU) invited us to run four workshops in a row at their March learning event with all 90 attendees seeing our work with Greater Manchester Girls and Salford YJS. This was designed to share the learning and techniques, as well as to pass on tools for coaching and engaging clients across youth justice and beyond. They also learnt about the sustainable impact of coaching from a member of staff we coached who uses her newfound coaching skills with young people.

Women of the Year asked Clare to speak at their summer event panel chaired by Julie Etchingham in Cambridge again in June. CIAO's work with women in Drake and Styal put a different spin on the theme of career/life changes and how you can (re)build your life in ways you might not have anticipated.

International communications continue with emails and calls from across the globe (including further connections across the pond with the Re-entry Coaching Academy in Maryland founded by a group of men who were formerly incarcerated and who are now certified life coaches).

Working together is key to finding time and different ways to share all the fascinating stories and quotes we hear but the only reason it hasn't happened is because we've been so busy setting up CIAO's great coaching and supporting our clients to change their own lives and the lives of others instead.

v. Processes

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

Making things clear and simple starts with governance, so one of our two Board Strategy events held this year in October 2021 went back to first principles about why we exist and the outcomes/impacts that evidence how coaching is life-changing before revisiting CIAO's strategic priorities. At that point we didn't know we weren't going to be in a room together again for seven months until May 2022 at a meeting with the added pleasure of being joined by our three new members in person for the first time.

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TRUSTEES' ANNUAL REPORT (*continued*)

YEAR ENDED 31 MARCH 2022

At least half of the actions proposed by the Board nearly a year ago have already been achieved. We're really proud of our Business Plan which captures these and the breadth and ambition of CIAO's strategy on just two pages. 'Coaching Groups to develop coaching skills' have been added to CIAO's 'Essential Activities' on page one of our Business Plan as this is now a major part of our activity, as is clear throughout this report.

The Support Team now provide quarterly Operations, Finance and Development Reports and other planning documents sent to the Board after the end of March, June, September and December. This ties in with the flow of financial reporting, allows trustees greater time to absorb the information and to focus meetings on strategic and generative discussions. Reviews of every policy continue to take place annually.

Sometimes processes and reports might be viewed as slightly lacking in life and energy, but in CIAO we understand and value the benefit of looking back as well as looking forward. For the coaches who put all their heart (and loads of time) into crafting deeply meaningful certificates for our clients we felt this was reflected back perfectly by an officer in one of our services: *"The certificates are a big bonus. They all love a certificate."* We haven't gone quite this far with our Business Plan but one of our clients has *"framed his certificate and put it on his sitting room wall"*.

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.

The Support Team continues to include the Founder (combining the roles of Head of Delivery and Head of Development) and the Head of Business Support. 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. The Board and the whole of CIAO are also strengthened by the operational quality assurance link that Jules Roberts (who is a Coach, Coordinator and Supervisor), now brings through attending all Board meetings and overseeing a number of our services too.

The three of them enjoy working closely with others with delivery distributed collaboratively across a number of Coordinators. This increases resilience, reduces the risks and brings a richness and breadth as hoped last year when the new structure was put in place.

Everyone works part-time and is self-employed, which keeps CIAO in a strong position for us to react and create whatever structure the uncertain future requires.

RESERVES AND RISK

As CIAO grows, the Board continues to retain undesignated reserves at a level of three months' running costs. The reserves show as higher in the following accounts for the last financial year because the Board is still committed to delivering the remainder of the coaching delayed by Covid lockdowns, which amounted to a commitment of around £52,300 on 31 March 2022.

Three months' running costs give a margin for risks (such as a commissioner defaulting on a payment) and reflect the structure of the organisation with low fixed costs through flexible contracting and no directly employed staff, as well as relatively small contractual responsibilities and liabilities to contractors.

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TRUSTEES' ANNUAL REPORT (*continued*)

YEAR ENDED 31 MARCH 2022

CIAO will look to build a higher level of reserves as the future remains very uncertain and there is a need for greater working capital as we scale up to take on larger contracts.

The major risks to which the charity is exposed, as identified by the trustees, have been reviewed, and systems or procedures established to manage and mitigate 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 you might reasonably expect. CIAO would simply not exist without them.

In particular we would like to thank:

- Two long-standing charitable funders (The Stanley Grundy Foundation and another who prefers to remain anonymous) for their continuing support.
- 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 loss in the period of £41,033. This reflects reduced income, as the world reset itself and commissioners took stock, while our expenditure remained stable.

CIAO delivered coaching largely using funds our commissioners paid during Covid lockdowns. The charity was no longer required to use this money for coaching but chose to do so, rather than using those funds for our core operation, as we do not exist to make a profit but to help our clients create a better future for themselves and others.

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

12 October 2022

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

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

YEAR ENDED 31 MARCH 2022

	Note	Total Funds 2022 £	Total Funds 2021 £
INCOMING RESOURCES			
Incoming resources from generating funds:			
Donations	4	8,000	250
Coaching income	5	55,250	146,695
TOTAL INCOMING RESOURCES		<u>63,250</u>	<u>146,945</u>
RESOURCES EXPENDED			
Charitable activities		<u>(104,283)</u>	<u>(118,725)</u>
TOTAL RESOURCES EXPENDED		<u>(104,283)</u>	<u>(118,725)</u>
NET INCOMING RESOURCES FOR THE YEAR		<u>(41,033)</u>	<u>28,220</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		133,647	105,427
TOTAL FUNDS CARRIED FORWARD		<u>92,614</u>	<u>133,647</u>

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

All of the above amounts relate to continuing activities.

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STATEMENT OF FINANCIAL POSITION

31 MARCH 2022

	Note	2022 £	2021 £
CURRENT ASSETS			
Money other people owe us (Debtors)	7	15,000	7,200
Cash at Bank		101,560	137,462
		<u>116,560</u>	<u>144,842</u>
MONEY WE OWE OTHER PEOPLE (CREDITORS)			
Amounts falling due within one year	8	(23,946)	(11,195)
NET CURRENT ASSETS		<u>92,614</u>	<u>133,647</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		92,614	133,647
NET ASSETS		<u>92,614</u>	<u>133,647</u>
FUNDS			
Unrestricted Income Funds	9	92,614	133,647
TOTAL FUNDS		<u>92,614</u>	<u>133,647</u>

For the year ended 31 March 2022 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 12 October 2022 and are signed on their behalf by:

Elizabeth Anne Cross
Director

Company Registration Number: 8453619

The notes on pages 14 to 15 form part of these accounts

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

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2022

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.

Fixed assets

All fixed assets are initially recorded at cost.

4. DONATIONS

	Total Funds 2022 £	Total Funds 2021 £
Charitable Donations	8,000	250
Individual Donations	-	-
Gift Aid Donations	-	-
	<u>8,000</u>	<u>250</u>

5. COACHING INCOME

Total Funds 2022 £	Total Funds 2021 £
<u>55,250</u>	<u>132,465</u>

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

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2022

6. STAFF COSTS

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

	2022	2021
	£	£
Wages and Salaries	-	18,603
Employer Contribution to pension plans	-	136
	<u> </u>	<u> </u>

All employment activities continue to be carried out on a self-employed basis.
CIAO no longer has a directly employed CEO.

7. MONEY OTHER PEOPLE OWE US (DEBTORS)

	2022	2021
	£	£
Debtors	15,000	7,200
	<u>15,000</u>	<u>7,200</u>

8. MONEY WE OWE OTHER PEOPLE (CREDITORS)

Amounts falling due within one year:

	2022	2021
	£	£
Trade creditors	15,731	545
Accruals (Accountants' fee)	275	275
VAT	7,940	10,375
	<u>23,946</u>	<u>11,195</u>

9. UNRESTRICTED INCOME FUNDS

	Balance at 1 April 2021	Incoming Resources	Balance at 31 March 2022
	£	£	£
General Funds	<u>133,647</u>	<u>(41,033)</u>	<u>92,614</u>

The Balance at 31 March 2022 includes the estimated £52,300 commitment of undelivered coaching (as stated on page 10), although, under the definitions of the Charity Act 2011, it is considered to be Unrestricted Income Funds.

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 or winding up, and for the adjustment of the rights of the contributors amongst themselves.