



# **Just Caring Midlands**

Registered Charity Number: 1177650

**Annual Report & Financial Statements**

**For the year ended 30<sup>th</sup> September 2022**

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## **Report of the Trustees for the year ended 30<sup>th</sup> September 2022**

The Trustees are pleased to present their report and financial statements for the year ended 30 September 2022

### **Reference and Administrative Information**

Charity Name	Just Caring Midlands
Registered Charity Number	1177650
Principal Address	Just Caring Midlands PO Box 16206 Birmingham B13 3LQ

### **Trustees**

Trustees who served during the year and up to the date of this report were

Robert Barker  
Graeme Fleming  
Debbie Mountford  
John Mountford  
Neil Parker  
Anne Sterry

### **Officers of the Charity**

Director	Peter Mountford
Treasurer	Philip Bell

### **Independent Examiner**

Gareth Iley ACA  
126 Northfield Road  
Kings Norton  
Birmingham  
B30 1DX

### **Bankers**

HSBC  
96 High Street  
Kings Heath  
Birmingham  
B14 7LD

## **Structure, Governance and Management**

Just Caring Midlands is constituted as a Charitable Incorporated Organisation and entered on the Register of Charities on 22 March 2018 and commenced operations on 1 October 2018.

The trustees meet regularly to review the work of the Charity and provide strategic direction.

The day-to-day management of the Charity's operations has been delegated by the Trustees to the Director and staff team who provide regular reports to the Trustees.

At the end of the financial year the Charity employed one full time and two part-time staff members each of whom received emoluments and reimbursement of expenses. The Trustees determine the terms and conditions, remuneration and the policy for reimbursement of expenses for all employees.

The training and general induction of new Trustees is overseen by the existing Trustees, who may delegate certain elements of this process to staff members.

New Trustees are provided with copies of the Charity's governing documents together with key policies and procedures, Charity Commission publications and the Charity's risk assessment document.

On 1 October 2018, the assets from the Unincorporated Charitable Trust, Just Caring Midlands, Charity Number 1145933 were transferred to Just Caring Midlands, Charity Number 1177650.

## **Risk Management**

The Trustees continue to oversee the Charity's organisational structure and regularly review the strategic and operational risks to ensure that systems have been established to manage and mitigate any areas identified as being higher risk. The Charity's finances are kept under regular review with monthly reports to the Trustees.

Further risk management includes appropriate insurance policies being in place and Disclosure & Barring Service checks being undertaken on all staff and volunteers who work with vulnerable adults within the Charity.

## **Objectives**

The objectives of the Charity "are to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society by such charitable means and in such parts of the United Kingdom or the world as the Charity Trustees may from time to time think fit." People may be socially excluded from society, or parts of society, as a result of one or more of the following factors: ill health (physical or mental); disability; intellectual or learning difficulty; poor educational or skills attainment; financial hardship; loss of social support networks; unemployment and crime.

## **Activities and achievements**

During the past year, the Charity provided regular ongoing support to sixteen vulnerable adults, who have various levels of need. There were increased pressures on both national and local government funding for support services for vulnerable young adults. The Charity seeks to fill this gap by offering support to as many people as we are able, for as long as it is needed.



This support includes befriending and mentoring them on a one-to-one basis, as well as providing various therapeutic group activities including a gardening project, cookery and craft sessions, seasonal events, and a weekly drop-in. Group activities provide important opportunities for beneficiaries as they experience social interaction with others, learn life skills, grow in confidence, and take responsibility. These group activities take place both in-person and online in order to make them accessible to all the beneficiaries. The Covid epidemic proved to be very confusing and stressful to the beneficiaries, and they continue to have only limited access to other regular sources of support, such as mental health services. The Charity provides the regular contact and practical support to help them through these difficult times.

A number of volunteers assist on a regular basis, helping run the regular activities for beneficiaries and providing administrative support.

In order to better deliver support to the beneficiaries and provide opportunity to increase the number that the Charity supports, plans have been drawn up for the construction of a hub building at the current gardening project site. The land is owned by Bournville Village Trust which is supportive of the proposal and will grant a long-term lease on the site. Architects have drawn up designs for the building and formal planning permission is awaited from Birmingham City Council. The building will provide a central location for all of the charity activities and be a safe setting for the beneficiaries, building a sense of community where they will feel welcome and valued. The Charity administration and finance services will also be based there.

### **Financial review**

The Financial Statements have been prepared on an accruals basis.

An annual budget-setting process, together with regular financial reports enables the Trustees to actively monitor and manage Charity reserves.

General Fund: In addition to the regular and one-off donations received from individuals and supporting churches, £10,000 was received in grants from charitable trusts and £4,748 reclaimed through Gift Aid. Due to the continued impact of the COVID-19 crisis, most of the regular fundraising events were not able to take place. At the year-end, the General Fund recorded a surplus of £1,822 and the fund totalled £33,772.

Building Fund: One-off donations of £10,520 were received from individuals and churches, and £2,155 reclaimed through Gift Aid. These monies are restricted and designated for the hub building proposed for the gardening project site. A total of £6,635 was paid in architect and other professional fees relating to the building design. These costs are shown under Debtors pending transfer to Fixed Assets once the building construction has received all the necessary approvals. At the year end the fund totalled £109,766.

### **Principal Funding Sources**

The Charity makes no charge to its beneficiaries and its core income is derived from regular and ad-hoc donations received from individuals and several churches. In addition, monies were received during the year from charitable trusts, together with some donations resulting from fundraising activities. Where appropriate, tax is reclaimed under the HMRC Gift Aid scheme.

### **Restricted funds**

Restricted funds are accounted for separately and are ring-fenced from other funds. Restricted funds are only accepted for projects or activities approved by the Trustees. As noted below, the Trustees do not have specific reserves policies for the Charity's restricted funds.

### **Investment policy & objectives**

The Charity has no long-term investments. All cash reserves are held in a current bank account. A savings account is being opened with another bank to ensure that all monies will then be protected under the Financial Services Compensation Scheme.

### **Fund review**

The finances of each fund, for the financial year, are summarised as follows:

#### **General Fund**

The General Fund is used for the day-to-day running of the Charity and its activities.

#### **Building Fund**

The fund is used to finance the development of the current gardening project site to include the construction of the new hub building.

## Statement of Trustees' responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that 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 the Charities Act 2011, and the provisions of the governing document. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 21 April 2023 and signed on their behalf by:



**Graeme Fleming**  
Trustee



**John Mountford**  
Trustee





Section A

Independent Examiner's Report

Report to the trustees

Charity Name  
Just Caring Midlands

On accounts for the year  
ended

30<sup>th</sup> September 2022

Charity no  
(if any)

1177650

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

Date:

2 April 2023

Name:

Gareth Iley

Relevant professional  
qualification(s) or body

ACA



(if any):

**Address:**

Section B	Disclosure
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

## Just Caring Midlands

### Statement of Financial Activities for the year ended 30 September 2022

		30 September 2022			30 September 2021
	Note	General Fund <u>Unrestricted</u> £	<u>Designated</u>	Building Fund <u>Restricted</u> £	Total Funds £
<b>Incoming Resources</b>	<b>2</b>				
Donations - individuals & churches		47,617		10,520	58,137
Grant income		10,000	623	0	10,623
Gift Aid tax reclaimed		4,748		2,155	6,903
Other charitable activities		1,263		0	1,263
<b>Total</b>		<b>63,628</b>	<b>623</b>	<b>12,675</b>	<b>76,926</b>
<b>Resources Expended</b>	<b>3</b>				
Charitable activities					
- Staffing	13	54,544		0	54,544
- Administration		3,341		16	3,357
- Travel		970		0	970
- Support of beneficiaries		1,202	270	0	1,472
- Insurance & professional fees	4	522		0	522
- Depreciation	7	77		0	77
Raising funds		1,150		1,020	2,170
<b>Total</b>		<b>61,805</b>	<b>270</b>	<b>1,036</b>	<b>63,112</b>
<b>Net income/(expenditure)</b>		<b>1,822</b>	<b>353</b>	<b>11,639</b>	<b>13,814</b>
Transfers between funds		0	0	0	
<b>Net movement in funds</b>		<b>1,822</b>	<b>353</b>	<b>11,639</b>	<b>13,814</b>
<b>Reconciliation of Funds</b>					
<b>Total Funds brought forward</b>		<b>31,950</b>	<b>785</b>	<b>98,128</b>	<b>130,862</b>
<b>Total Funds carried forward</b>		<b>33,772</b>	<b>1,138</b>	<b>109,766</b>	<b>144,676</b>

All income and expenditure relates to continuing activities.

Where applicable, the Statement of Financial Activities includes all gains and losses during the year.

The attached notes on pages 9-13 form part of these financial statements.

# Just Caring Midlands

## Balance sheet

	Note	As at 30 September 2022			Total	As at 30 September 2021
		General Fund		Building Fund		
		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>		
		£		£		
<b>Fixed Assets</b>						
Tangible fixed assets	7	0	0	0	0	77
<b>Current Assets</b>						
Debtors & Prepayments	8	331	0	6,635	6,966	1,018
Cash at bank and in hand	9	35,097	1,138	103,131	139,366	130,382
<b>Total current assets</b>		35,428	1,138	109,766	146,332	131,400
<b>Liabilities</b>						
Creditors falling due within one year	10	(1,657)	0	0	(1,657)	(615)
<b>Net Current Assets</b>		33,772	1,138	109,766	144,676	130,785
<b>Creditors falling due after one year</b>						
	11	0	0	0	0	0
<b>Net Assets</b>		<u>33,772</u>	<u>1,138</u>	<u>109,766</u>	<u>144,676</u>	<u>130,862</u>
<b>Funds</b>						
General Fund - unrestricted	12				33,772	31,949
General Fund - designated	12				1,138	785
Building Fund - restricted	12				109,766	98,128
<b>Total Funds</b>					<u>144,676</u>	<u>130,862</u>

The attached notes on pages 9-13 form part of these financial statements.

Approved by the Trustees on 21 April 2023 and signed on their behalf by



Graeme Fleming  
Trustee



John Mountford  
Trustee



# Just Caring Midlands

## Notes to the Financial Statements for the year ended 30 September 2022

### 1. Accounting Policies

#### (a) Basis of preparation

The Financial Statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting standard applicable in the UK (FRS102 issued on 16 July 2014, and with the Charities Act 2011). The Charity constitutes a public benefit entity as defined in FRS102.

The accounts present a true and fair view of the standard list accounting policies adopted.

Just Caring Midlands was entered on the Register of Charities on 22 March 2018 as a Charitable Incorporated Organisation, but did not commence operations until 1 October 2018.

#### (b) Funds structure

##### *Unrestricted funds*

Unrestricted funds comprise those funds which can be used by the Trustees for any purpose in furtherance of the charitable objectives. From time to time the Trustees may designate funds for a specific purpose.

##### *Restricted funds*

Restricted funds represent donations or grants received for a specific purpose and can only be expended on the purpose for which they were given, unless any change is properly authorised by the donor.

#### (c) Incoming resources

All incoming resources are recognised once the Charity has full legal entitlement, and it is certain the resources will be received and their monetary value can be measured with sufficient reliability.

##### *Voluntary income*

Voluntary income is received by way of gifts and donations and is included in full on the Statement of Financial Activities when received. Income tax recoverable on Gift Aid donations is recognised when the income is received and is accounted for on an accruals basis.

##### *Interest received*

Interest received is accounted for on an accruals basis.

##### *Other income*

Other income is recognised when receivable.

#### (d) Resources expended

All expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the Charity to the expenditure. It is accounted for when it is incurred and is inclusive of any VAT which cannot be recovered.

All costs incurred by the Charity in the delivery of its activities are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity comprise both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### (e) Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include its independent examination and costs linked to the strategic management of the Charity.

## 1. Accounting Policies - continued

### (g) Tangible fixed assets and depreciation

All tangible fixed assets are used by the Charity in fulfilling its charitable objectives. Tangible fixed assets are capitalised at historic cost and are stated at cost less accumulated depreciation which is accounted for on a straight line basis over the asset's estimated useful life. The annual depreciation rates applied are as follows:

Fixtures, fittings & equipment	25%
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Fixtures, fittings and equipment items costing less than £500 are not capitalised, unless part of a group purchase exceeding £500, but are written off to revenue as the expenditure is incurred.

### (h) Pensions

Eligible employees of the Charity are auto-enrolled into the workplace pension scheme operated by B&CE Holdings Ltd and the Charity makes an employer contribution equal to 8% of their basic gross salary into the scheme. For employees who opt out of the workplace pension scheme, the charity makes an employer's contribution of 8% of their basic gross salary to their personal pension scheme. All pension contributions are recorded in note 18.

## 2. Income from other charitable activities

	Year ended 30 September 2022 £	Year ended 30 September 2021 £
<b>Charitable activities</b>		
<u>Unrestricted - General Fund</u>		
Individual donations	37,873	38,619
Gift Aid Tax reclaimed	4,748	6,554
Churches	9,744	7,981
Grant income	10,000	3,900
Other	1,263	1,436
	<hr/> 63,628	<hr/> 58,490
<u>Designated - General Fund</u>		
Grant income	<hr/> 623	
<u>Restricted - Building Fund</u>		
Individual donations	9,520	14,000
Gift Aid Tax reclaimed	2,155	3,000
Churches	1,000	4,128
Grant income	0	52,000
	<hr/> 12,675	<hr/> 73,128
<b>Total other income</b>	<hr/> <b>76,926</b>	<hr/> <b>131,618</b>

3. Expenditure	Year ended 30 September 2022 £	Year ended 30 September 2021 £
<i>Expenditure from unrestricted funds - charitable activities</i>		
<i>General ministry costs</i>		
<i>Staffing</i>		
- Staff costs	54,544	53,476
<i>Administration</i>		
- Recruitment & Training	394	154
- Equipment purchase	394	
- Software & support service contracts	323	333
- Stationery & postage	406	323
- Telephone	702	796
- Newsletters & supporter communications	150	225
- Subscriptions	342	336
- Bank and other transaction charges	93	261
- Other	539	530
<i>Travel</i>	970	411
<i>Support of beneficiaries</i>		
- Individual support	226	36
- Gardening project	976	253
- Cooking & Craft workshops	0	765
<i>Insurance &amp; professional fees</i>	522	527
<i>Depreciation</i>	77	224
<i>Expenditure on raising funds</i>		
- Advertising and marketing	1,150	155
<i>Expenditure from General Fund - designated</i>		
- Gardening project	270	0
<i>Expenditure from Building Fund - restricted</i>		
- Bank and other transaction charges	16	0
- Advertising and marketing	1,020	0
<b>Total expenditure</b>	<b>63,112</b>	<b>58,805</b>

4. Governance costs	Year ended 30 September 2022 £	Year ended 30 September 2021 £
Insurance	492	492
Information Commissioner	35	35
<b>Total governance costs</b>	<b>527</b>	<b>527</b>

#### 5. Related party transactions

No Trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

#### 6. Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen within the Charity.



## 7. Fixed Assets

	Land & Buildings £	Fixtures, Fittings & Equipment £	Total £
<i>Cost</i>			
Balance at 30 Sept 2021	0	897	897
Additions	0	0	0
Disposals	0	(295)	(295)
Balance at 30 Sept 2022	0	602	602
<i>Accumulated depreciation</i>			
Balance at 30 Sept 2021	0	820	820
Charge in the year	0	77	77
Disposals	0	(295)	(295)
Balance at 30 Sept 2022	0	602	602
<b>Net book value at 30 September 2022</b>	<b>0</b>	<b>0</b>	<b>0</b>

All fixed assets are held for charitable purposes.

## 8. Debtors & Prepayments

	Year ended 30 September 2022 £	Year ended 30 September 2021 £
Debtors	0	0
Prepayments	0	676
Tax recoverable on Gift Aid	331	342
Building Fund - Assets under construction	6,635	0
	<b>6,966</b>	<b>1,018</b>

## 9. Bank Balances

	Year ended 30 September 2022 £	Year ended 30 September 2021 £
Cash	0	0
Current Accounts	139,366	130,382
	<b>139,366</b>	<b>130,382</b>

## 10. Creditors - amounts falling due within one year

	Year ended 30 September 2022 £	Year ended 30 September 2021 £
Pension refund due	45.48	22
Accruals & Accounts Payable	1,611	593
	<b>1,657</b>	<b>615</b>

## 11. Creditors - amounts falling due after one year

	Year ended 30 September 2022 £	Year ended 30 September 2021 £
None	0	0
	<b>0</b>	<b>0</b>

## 12. Movement of Funds

	Balance b/f £	Receipts £	Payments £	Transfers £	Balance c/f £
<b>Restricted</b>					
General Fund - designated	785	623	270	0	1,138
Building Fund - restricted	98,128	12,675	1,036	0	109,766
<b>Unrestricted</b>					
General Fund	31,950	63,628	61,806	0	33,772
<b>Total funds</b>	<b>130,862</b>	<b>76,926</b>	<b>63,112</b>	<b>0</b>	<b>144,676</b>

### Unrestricted funds

The General Fund comprises unrestricted funds which are available for use in the general operation of the Charity and its activities.

### Restricted funds

Restricted funds are used for the following specific purposes:

#### (a) Building Fund

The Building Fund was established to finance the development of the gardening project site to include the construction of a new hub building.

#### (b) Balance of grant donations

This represents monies yet to be spent from grants designated for the gardening project.

## 13. Staff numbers and emoluments

	Year ended 2022	Year ended 2021
Number of staff	3	3
Salaries	50,504	49,514
Pension contributions	4,039	3,962
Employer NIC costs	0	0
	<b>54,544</b>	<b>53,476</b>

Employer National Insurance costs are offset by the HMRC Employment Allowance.

At 30 September 2022, the charity employed one full time Director, one part time Support Worker and one part-time Administrator.

No employee was paid at a rate in excess of £60,000 per annum.

## 14. Trustees' emoluments and reimbursed expenses

The Charity's governing documents permit the reasonable remuneration of Trustees and also provide for the payment to Trustees of reasonable and proper out of pocket expenses incurred in carrying out their duties.

There were no payments made to Trustees in the year.

## 15. Trustees' donations

During the year, aggregate donations received from Trustees and related parties amounted to £8,810 (2021: £3,420)

## 16. Capital commitments

At the year end, there was no capital expenditure which had been contracted but not provided for in the financial statements. The Trustees had approved the development of a hub building at the gardening project site, contingent on negotiating a suitable long-term lease with Bournville Village Trust. Architects were appointed and plans drawn up for the building which are awaiting formal planning approval from Birmingham City Council.

## 17. Contingent liabilities

None