

Company Registered number
06595341
Charity Registered Number
1133510

Karis Neighbour Scheme
Report and Accounts
For the period ended
30 December 2017

KARIS NEIGHBOUR SCHEME

Financial Report period ended 31 December 2017

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KARIS NEIGHBOUR SCHEME
Trustees' report (including Directors' Report)
For the period ended 31st December 2017

The trustees present their directors' report and accounts for the 13 month period ended 31st December 2017.

Reference and Administrative Information

Charity Name: Karis Neighbour Scheme

Charity registration number: 1133510

Company registration number: 06595341

Date of Incorporation: 16th May 2008

Registered Office and operational address: c/o Church of the Redeemer
Monument Road
Birmingham
B16 8UU

Management Committee

Dr P H Ross Bryson,	Chair of Trustees
Mrs Rebecca Cuthbert	Vice-Chair of Trustees
Mr Steve Watts	
Mrs Kathryn Miles	
Mr Marc Kusicka	Treasurer
Mrs Amanda Smith	Appointed November 2017
Dr Gillian Harley-Mason	Appointed March 2018

Independent Examiner

Gary Peter Brookes
FCA FCIE BSc
130 Wombourne Park
Wolverhampton
South Staffs
WV5 0LY

KARIS NEIGHBOUR SCHEME
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For the period ended 31st December 2017

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 16th May 2008 and registered as a charity on 12th January 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

The company took over the running of a previous charitable trust, registered no. 1077200, which had been in operation since 16th April 1999.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Board. Under the requirements of the Memorandum and Articles of Association the members of the Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. Dr Ross Bryson and Mrs Rebecca Cuthbert retire by rotation and, being eligible, offer themselves for re-election.

All members of the Management Committee give their time voluntarily and received no benefits from the charity. Rebecca Cuthbert provided services to the Charity and is remunerated in connection with these services. These appointments were made in line with Charity Commission guidelines and the rules governing the Charity in our constitution. These and any other expenses paid to Trustees are outlined in Note 6 of the accounts.

Arrangements for setting the pay and remuneration of the charity's management personnel are based on Third Sector Benchmarking criteria. Staff employed in our Listening and Guidance NHS service are benchmarked as appropriately as possible against NHS pay-scales.

Our Aims and objectives

Purposes and Aims

Our charity's purpose as set out in the objects contained in the company's memorandum of association is:

To assist people who are in need of practical or emotional well being by reason of their youth, age, infirmity or disablement, poverty or social or economic circumstances

The aims of our charity are to provide support to people in our community who are in need, to bring people in our community together, enabling people in our community to be good neighbours and ensure no one is neglected or forgotten about. Our aims fully reflect the purpose that the charity was set up to further.

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Ensuring our work delivers our aims

The trustees regularly review the work of the charity, receiving bi-monthly reports on the projects, which include the impact and benefits of the work undertaken for the people we are seeking to help. These reviews provide opportunity for trustees to ensure that the focus of our work is consistent with the stated purposes of the charity, and with regard to the Charity Commission's general guidance on public benefit. The reviews also allow us to ensure we are providing benefit to the communities we seek to help.

The focus of our work

Our main objectives for the year were to:

Offer help to people in need, including practical support, advocacy, emotional support and befriending. Stand with people in the midst of hardship, helping them find the support they need and responding where these needs are going unmet.

Reach out to people who are isolated, offering befriending and providing social opportunities for people to widen their social networks.

Provide opportunities for people with time, skills and resources to volunteer in order to help meet the needs of others in the community

Build links with and between other groups and organisations

Offer whole person care to people in the Edgbaston and Sandwell areas through GP surgery based chaplaincy.

How our activities deliver public benefit

Our main activities and who we try to help are described below. Our charitable activities focus on the reduction of social isolation, relief of poverty in meeting basic needs and support to help overcome hardship, and are all undertaken to further our charitable purposes for general public benefit in our local area.

Achievements and Performance this year

Who used and benefitted from our services?

Our objects limit the services we provide to Birmingham and the surrounding areas, current funding means our activities are focused on the Ladywood, Edgbaston and Harborne wards of Birmingham and some parts of Smethwick. The Listening and Guidance Service, funded by Sandwell West Birmingham Clinical Commissioning Group (SWB CCG) is open to all patients across that geographical area and the Listening and Guidance Service, funded by Birmingham South Central Clinical Commissioning Group (BSC CCG), is commissioned to serve the patients from the Edgbaston Network of 6 Primary Care practices.

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In the past year we worked directly with 1121 adults and 187 children. Because a lot of our work involves on-going befriending, we have had regular contact with a proportion of these beneficiaries, around 3/5 of beneficiaries being seen more than once and on average each beneficiary being seen between five and six times a year.

Nearly all our activities are provided free of charge, the only exception being some trips during school holidays where we ask for a small subsidy to help cover the cost of the trip and, primarily, to encourage people to secure their places.

Those we support represent a broad cross-section of the community, and reflect the diverse neighbourhoods we are working in. Only about a third of our contacts are with people who identify as White British, the other prominent ethnic groups we work with include Black African (19% of contacts), Other White (11% of contacts) and Other (6% of contacts), with many other ethnic groups being represented in the remaining third of our contacts.

As one of our projects focuses on befriending older adults, where the needs around social isolation are particularly acute, over 65s are one of the biggest age groups we work with, representing 34% of our contacts, the other large age group is the 25-34 age group, representing 17% of our contacts, this is likely due to a particular project working with refugee and asylum seeker families with young children. Again, there is a fairly even spread between the remaining age groups, demonstrating that we are succeeding in reaching all parts of the community.

A proportion of our referrals come from GPs and other health professionals, who are well placed to reach those who are socially isolated and refer on to our scheme for social needs they have identified that are impacting on someone's well being.

A lot of our support benefits the wider families and households of those we are supporting, whether this is because of an increase in household income, an improved home environment or improvements in relationships due to decreased stress or improved mood.

The main areas of charitable activity are a befriending scheme for over 60s, advocacy & advice through a partnership project known as Ladywood Community Advice, neighbourly practical help, support for refugee and asylum seeker families, and a GP surgery based chaplaincy service, our Listening and Guidance Service. These activities and the achievements that flow from our work are described below.

Our 'Karis BeFriends' project, matching volunteer befrienders to visit isolated older people living in their own homes, has directly supported 136 people this year. Alongside this befriending support, a further 61 over 60s have received support such as advocacy & advice or practical help.

Our work with children & families, largely focusing on asylum seekers and refugees, has supported over 451 families this year, 101 adults have attended our English for Speakers of Other Language classes where they have been supported to learn basic conversational English, and 118 adults attended the 'Welcome' group, offering chance for social interaction with other young families in similar circumstances. Our Children & Families Worker visited 77 families at home to offer further befriending, practical help and advocacy. 66 families received further befriending including taking people

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out to help them find places in their local area or introduce them to others, accompanying them when they have appointments or providing neighbourly help or advice. The Baby Bank has supported 247 families with practical items, such as cots, buggies and baby clothes. This enables families, many of whom are living on the poverty line, to access essential equipment they need to properly care for their babies and to free up their limited resources for their other day to day needs.

Our partnership advice project, Ladywood Community Advice, run jointly with Ladywood Community Project, saw 506 adults throughout the course of the year and dealt with several thousand distinct issues ranging from benefits advice and debt matters to repairs and school applications. A specialist debt advisor from Birmingham Settlement has supported our once a week drop-in session, working alongside our money advisors. We currently employ a Money Advisor and an Administrator to support the advocacy & advice work we have previously provided through volunteers. This has allowed more in-depth advice work and scheduled appointments throughout the week to deal with more complex cases.

We have provided practical help to over 341 families and individuals, ranging from small household tasks such as DIY or moving furniture to distributions of emergency food parcels or referrals to the local Birmingham Central Foodbank.

Our Engagement and Community Development Worker has continued to support resident and community led initiatives and to link up volunteers, local churches and organisations to promote well-connected projects. This position has changed to Operations and Finance Manager since the period end to reflect the changing needs of the organisation.

Karis Neighbour Scheme relies heavily on its volunteers in order to achieve these impacts and public benefits. This last year has seen around 80 volunteers involved with delivering our projects. Many of our volunteers have worked with Karis Neighbour Scheme for more than 5 years, citing the sense of personal satisfaction and sense of doing something worthwhile as reasons for volunteering. The impact and benefits gained from volunteering are a further public benefit. Our volunteering opportunities are open to all and attract a mixed age volunteer, in the most part from the local area but also from other areas across Birmingham.

In addition to the core Karis Neighbour Scheme projects, the Listening & Guidance service, an NHS funded project under the name of 'WholeCare KNS', has provided GP surgery based chaplaincy to over 300 individuals, supporting people to process issues such as stress, bereavement, depression and dealing with loss. Chaplains for Wellbeing have provided a safe space for patients to be listened to in a constructive way. More than 98% of patient responses state that they would recommend our service to family and friends. Patient's report outcomes that focus on giving them hope for the future and increased emotional resilience and understanding. Wellbeing measures, using the Warwick and Edinburgh Mental Wellbeing Scale (WEMWBS), show that, for those patients engaging with the service for a series of sessions allowing at least 2 measures to be taken, Listening and Guidance can increase patient's wellbeing by an average of 7-8 points.

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Financial review

2016/17 has seen a deficit of just over £3,000 despite a challenging environment for raising funds for existing projects. There has been a £12,000 increase in our unrestricted reserves in the year offset by a c.£15,000 decrease in restricted funds due to the use of WholeCare funds brought forward in the period (c.£33,000) offset by an increase in the Karis BeFriends funds by c.£17,000 through the receipt of a legacy in the 13 month period.

Reserves Policy

The Board have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be at least 3 months of core expenditure. This excludes Listening & Guidance within Wholecare KNS as this is a self-contained contracted service.

Based on the forecast expenditure for 2017-18 of £165,000, there should be a minimum level of reserves of £41,250. Unrestricted funds stand at £64,271 at the end of the year and the Board feel this represents an acceptable level of reserves.

Details of any funds materially in deficit

In 2016/17 there have been no funds materially in deficit.

Principal Funding Sources

Sandwell & West Birmingham and Birmingham South Central CCGs have been major funders again this past year through their commissioning of the Listening & Guidance service through Wholecare KNS. We have also continued to receive some funding from Birmingham City Council via the Body, Mind & Spirit Partnership, relating to our work with older people. For the majority of projects we still primarily rely on grants and donations from grant making trusts and individuals. Our largest grant funder this year has continued to be the Tudor Trust with their ongoing support for the Ladywood Community Advice project. Donations are down on last year, but still represent a significant proportion of our income with just under £17,000 received this year.

How expenditure has supported the key objectives of the charity.

The largest area of expenditure continues to be the salaries of staff who manage, support and deliver projects aligned to the key objectives of the charity. Consultancy fees are primarily related to the delivery of the Listening & Guidance service through Wholecare KNS. The other major area of expenditure is around resources and activities, which are integral to the delivery of the charity's projects.

Investment Policy

Aside from retaining a required amount of reserves each year, most of the charity's funds are to be spent in the short term so there are negligible amounts available for investment. A proportion of reserve funds are kept in an accessible savings account, however this has made a very small return in terms of interest this year. As our levels of reserves remain close to the minimum required, it is not seen as sensible to tie up funds in investments which may yield higher returns, but would be inaccessible for project needs. This will be reviewed if we are able to significantly increase the level of reserves held.

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Plans for Future Periods

The charity plans continuing the activities outlined above in the forthcoming years subject to satisfactory funding arrangements.

Due to NHS funding pressures and changes to CCG structures, the Board are considering future options for WholeCare KNS Listening and Guidance service should they fail to secure sufficient contract funding beyond March 2019. Additional avenues for fundraising are being explored and staff contracts reflect the short-term funding position of the service.

We are also aware that Birmingham City Council grant funding may be coming to an end and the Board are working towards strengthening our tendering position. This general move away from public sector grant funding and towards contract/payment by results is being taken seriously by the Board who are encouraging and supporting staff to work strategically towards developing like-minded partnerships and consortia that might be better placed to respond to future funding structures and requirements.

We continue to work towards a PQASSO Quality Mark, the Practical Quality Assurance System for Small Organisations developed by the Charities Evaluation Service and endorsed by the Charity Commission, enabling us to evidence our quality and credibility as an organisation to funders.

Risk Management

The board maintain a range of policies to ensure internal risks are well managed. This includes financial controls and authorisations, robust safeguarding policies and incident reporting which is reviewed at the regular meetings of the Board. Procedures are also in place to ensure compliance with health and safety of staff, volunteers, clients and any other visitors to the scheme. Policies are reviewed at regular intervals to ensure they still comply with best practice.

External risks, particularly relating to funding, are considered at Board meetings which currently are held every 2 to 3 months. This ensures that steps can be taken to mitigate against these risks in a timely manner, including making any necessary operational changes. Continuing to work towards the PQASSO standard this coming year will allow us to assess and improve, where necessary, our risk management practices in line with best practice in the Third Sector.

Organisational Structure

Karis Neighbour Scheme has a Board of between 5 and 15 members who meet at least quarterly and are responsible for the strategic direction and policy of the charity. At present the Committee has seven members from a variety of backgrounds relevant to the work of the charity.

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The WholeCare KNS Listening and Guidance Service is managed by a 'WholeCare Management Team' who report to the Karis Neighbour Scheme Board.

Day to day responsibility for the provision of the services rest with the Chief Executive along with the individual project leads. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The CEO currently line manages the various project leads who have responsibility for the day-to-day operational management of their respective projects.

Trustee's responsibilities statement – charitable company

The trustees (who are also directors of Karis Neighbour Scheme for the purposes on company law are responsible for preparing the Trustee's Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2015 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK 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 charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the board of trustees on 10/08/18 and signed on its behalf by:



Director and Trustee

Name

MARC KUSICKA

KARIS NEIGHBOUR SCHEME

Independent Examiner's Report to the Trustees of Karis Neighbourhood Scheme

I report to the charity trustees on my examination of the accounts of the company for the 13 months ended 31 December 2017 which are set out on the following pages

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

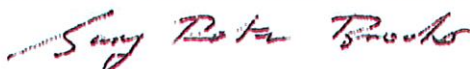
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the company as required by section 386 of the 2006 Act or
- (2) the accounts do not accord with those records
- (3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- (4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.



Name	Gary Peter Brookes
Relevant Professional Qualifications	FCA FCIE BSc
Address	130 Wombourne Park Wolverhampton South Staffs WV5 0LY

Date: 13.8.2018

KARIS NEIGHBOUR SCHEME

**Statement of Financial Activities (to include Summary Income and Expenditure Account)
Period ended 31 December 2017**

	<u>Notes</u>	Unrestricted funds 13 months to 31 December 2017	Restricted funds 13 months to 31 December 2017	Total Funds	Total Funds 2016 year
		£	£	£	£
Income					
Voluntary Income	2(a)	30,351	148,993	179,344	144,204
Investment Income		13	-	13	110
Charitable Activities	2(b)	2,219	53,712	55,931	81,839
Fundraising		2,026	-	2,026	2,294
Other Income		6,407	-	6,407	16,180
Total Income		41,016	202,705	243,721	244,627
Expenditure on					
Raising Funds		43	-	43	400
Charitable activities	3	29,459	217,617	247,076	214,327
Total Expenditure		29,502	217,617	247,119	214,727
Net Income		11,514	(14,912)	(3,398)	29,900
Net movement in funds		11,514	(14,912)	(3,398)	29,900
Reconciliation of funds					
Total funds brought forward		52,757	73,964	126,721	96,821
Total funds carried forward		64,271	59,052	123,323	126,721

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There were no recognised gains or losses for 2017 or 2016 other than those included in the Statement of Financial Activities

** See note 12 for full comparatives for 2016

KARIS NEIGHBOUR SCHEME**Balance Sheet****As at 31 December 2017**

	Notes	2017		2016	
		£	£	£	£
Fixed Assets					
Tangible Assets for use by the charity	7		2		2
Current Assets					
Debtors	8	3,500		-	
Bank & Cash in hand		146,838		162,352	
		<u>150,338</u>		<u>162,352</u>	
Creditors : Amounts falling due within one year	9	27,017		35,633	
Net Current Assets			123,321		126,719
Total Assets less Current Liabilities			<u>123,323</u>		<u>126,721</u>
Capital Funds					
Restricted Funds	10		59,052		73,964
Unrestricted Funds					
General			64,271		52,757
Total Charity Funds			<u>123,323</u>		<u>126,721</u>


For the period ended 31 December 2017 the company was entitled to exemption from audit under section 477 (1) of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the period in question in accordance with section 476

The Directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with s386 and s387 of the Companies Act 2006 and for preparing accounts which give a true and fair view of the state of affairs of the company as at 31 December 2017 and of its profit for the period then ended in accordance with the requirements of s396 and which comply with the requirements of the Act relating to the accounts so far as applicable to the company.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Signed and approved on the behalf of the Board on ...10/08..... 2018

Name  MARC KUSICKA
Company number 6595341

The notes on the following pages form part of these financial statements

KARIS NEIGHBOUR SCHEME
Notes to the Accounts
Period ended 31 December 2017

1. Accounting Policies

(a) Basis of Accounts Preparation

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011 the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015. The financial statements have been prepared on a going concern basis under the historical cost convention modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity

(b) Recognition of incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Any further detail is given in the Trustees' Annual Report

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

KARIS NEIGHBOUR SCHEME
Notes to the Accounts
Period ended 31 December 2017

c) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support Costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs , governance costs , administrative payroll costs. they are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters.

Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Premises overheads and central functions have been allocated on an activity costs basis consistent with the use of resources.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities

(d) Funds

Restricted Funds

Restricted funds are those funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such fund are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes . The aim and use of each designated fund is set out in the notes to the financial statements.

(e) Tax

Tax reclaims on donations and gifts

Gift Aid and other tax reclaims are included in the SoFA at the same time as the donations to which they relate.

(f) Debtors and creditors

Debtors and Creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Period ended 31 December 2017

(g) Assets

Tangible fixed assets for use by charity

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Costs includes costs directly attributable to making the assets capable or operating as intended. These are capitalised if they can be used for more than one year, and cost at least £1000. They are valued at cost.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Office equipment 25% on a straight line basis

(h) Going Concern

The directors consider that the charity remains viable for the year ahead.

2(a). Income from grants, donations and legacies

	2017		2016	
	Unrestricted Funds	Restricted Funds	Total	Total
	£	£	£	£
Thrive Together Birmingham	-	18,500	18,500	-
The Tudor Trust	-	16,996	16,996	31,347
Stewardship CEO	-	12,000	12,000	-
The William A Cadbury Charitable Trust	-	10,483	10,483	-
Hinchley Charitable Trust	7,000	3,000	10,000	10,000
Karis Medical Centre	-	10,000	10,000	8,000
Stewardship	-	10,000	10,000	-
The Eveson Charitable Trust	-	7,500	7,500	7,000
Birmingham City Church	-	3,920	3,920	-
The Douglas Turner Trust	-	3,000	3,000	5,000
Tan Lam Keong	-	3,000	3,000	-
The John Avis Trust	-	3,000	3,000	-
Witton Community Association	-	3,000	3,000	-
The Norton Foundation	-	2,807	2,807	-
Stewardship	2,700	-	2,700	-
The Harry Payne Trust	-	2,500	2,500	2,500
G J W Turner Trust	-	2,000	2,000	2,000
The Grimmitt trust	-	1,000	1,000	1,000
Coutts Collection	-	1,000	1,000	-
George Henry Collins	-	1,000	1,000	-
Limoges Charitable Trust	-	500	500	-
South Birmingham Friends	-	1,000	1,000	-
Birmingham City Council	-	-	-	18,000
Grantham Yorke	-	-	-	5,900
Garfield Weston Foundation	-	-	-	5,000
The Barrow Cadbury Trust	-	-	-	3,875
Alfred Haines Charitable Trust	-	-	-	1,000
Lord Austin Trust	-	-	-	1,000
The Keith & Joan Mindelsohn Charity	-	-	-	1,000
Henry James Sayer Trust	-	-	-	500
Various other	-	-	-	500
Birmingham Voluntary Service Council	-	-	-	400
Gift Aid tax	7,313	-	7,313	-
Legacy	-	19,523	19,523	-
Small grants and Donations	13,338	13,264	26,602	40,182
	<u>30,351</u>	<u>148,993</u>	<u>179,344</u>	<u>144,204</u>
2(b).Income for service provision	<u>2,219</u>	<u>53,712</u>	<u>55,931</u>	<u>81,839</u>
	<u>2,219</u>	<u>53,712</u>	<u>55,931</u>	<u>81,839</u>

KARIS NEIGHBOUR SCHEME

Notes to the Accounts (cont.)

Period ended 31 December 2017

3. Charitable Activities

Analysis of Expenditure

	2017	2016
	£	£
Salaries	169,327	123,532
Resources and activities	24,566	19,920
Consultancy Fees	11,790	37,762
Telephone & Postage	6,760	8,199
Rent	6,574	4,440
Office Expenses	4,021	2,911
Vehicle Expenses	2,878	2,469
Light Heat & water	2,795	2,580
Room hire	2,743	1,710
Computer costs and software	2,517	1,344
Maintenance and small equipment	2,367	992
Insurance	2,304	2,316
Travel	1,637	761
Governance costs	1,597	1,526
Training	1,385	1,234
Cleaning	1,288	1,101
Professional costs	1,260	729
Payroll Costs	704	382
Volunteers	440	191
Recruitment	123	228
	<u>247,076</u>	<u>214,327</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Period ended 31 December 2017

4. Governance Costs	2017	2016
	£	£
Accounts preparation and independent examination	1,500	1,500
Other costs	97	26
	<u>1,597</u>	<u>1,526</u>

5. Employees

Wages & Salaries	161,333	115,585
Social Security Costs	5,973	5,313
Pension Costs	2,021	2,634
	<u>169,327</u>	<u>123,532</u>

The average monthly number of staff employed by the charity during the year was as follows:

Charitable activities	<u>10</u>	<u>10</u>
	<u>10</u>	<u>10</u>

There were no employees whose annual emoluments were £60,000 or more

6. Trustees' and key management personnel remuneration expenses

Mrs R Cuthbert for CEO & management duties	17,455	17,027
Dr P H Ross as GP Adviser to the WholeCare Project	-	2,500
Mrs H Watts - Chapain for Wellbeing	15,214	-
	<u>32,669</u>	<u>19,527</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Period ended 31 December 2017

7. Tangible Fixed Assets for use by the Charity

	Equipment	
	£	£
Cost		
At 1 December 2016	30,262	30,262
At 31 December 2017	<u>30,262</u>	<u>30,262</u>
Depreciation		
At 1 December 2016	30,260	30,260
Charge for Year	-	-
At 31 December 2017	<u>30,260</u>	<u>30,260</u>
Net Book Values		
At 31 December 2017	<u>2</u>	<u>2</u>

8. Debtors	2017	2016
	£	£
Gift Aid tax	3,500	-
	<u>3,500</u>	<u>-</u>

9. Creditors : Amounts falling due in less than one year

	2017	2016
	£	£
Accruals	1,500	1,500
Sundry Creditor	-	2,500
Funds held for third parties	-	330
Deferred Income	25,517	31,303
	<u>27,017</u>	<u>35,633</u>

Funds held for third parties

Ladywood Community Development Trust	-	330
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Deferred Income

The William A Cadbury Charitable Trust	9,517	-
The Rowlands Trust	5,000	5,000
Grantham Yorke Trust	4,500	-
Birmingham City Church	2,000	-
George Henry Collins	1,000	1,000
The John Avis Trust	1,000	1,000
Lord Austin Charity	1,000	-
Albert Hunt trust	1,000	-
Limoges Charitable Trust	500	500
The Tudor Trust	-	16,996
Witton Community Association	-	3,000
The Norton Foundation	-	2,807
South Birmingham Friends	-	1,000
	<u>25,517</u>	<u>31,303</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Period ended 31 December 2017

10. Fund Reconciliation

	Fund Balances 30 November 2016	Incoming resources	Outgoing resources	Fund Balances 31 December 2017
	£	£	£	£
Board Game Café		1,570	1,570	-
Advocacy	1,170	35,461	36,631	-
Community Regeneration Worker	-	1,050	1,050	-
Karis Befriends	8,651	55,825	39,120	25,356
WholeCare	53,204	57,730	90,660	20,274
Baby Bank		12,551	10,009	2,542
Children and Families	10,939	21,518	23,147	9,310
Van Running costs	-	2,000	2,000	-
Core Admin	-	15,000	15,000	-
Total restricted	<u>73,964</u>	<u>202,705</u>	<u>217,617</u>	<u>59,052</u>
Unrestricted reserves				
General funds	<u>52,757</u>	<u>41,016</u>	<u>29,502</u>	<u>64,271</u>
	<u>52,757</u>	<u>41,016</u>	<u>29,502</u>	<u>64,271</u>
Total Funds	<u>126,721</u>	<u>243,721</u>	<u>247,119</u>	<u>123,323</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Period ended 31 December 2017

11. Net Assets Between Funds

	Unrestricted funds £	Restricted funds £	2017 Total £
Tangible Fixed assets	2	-	2
Current assets	91,286	59,052	150,338
Creditors amounts falling due within one year	(27,017)	-	(27,017)
	<u>64,271</u>	<u>59,052</u>	<u>123,323</u>

12. SOFA Comparatives

	Notes	Unrestricted funds 2016 £	Restricted funds 2016 £	Total Funds 2016 £
Income				
Voluntary Income	2(a)	24,234	119,970	144,204
Investment income		110	-	110
Charitable Activities	2(b)	-	81,839	81,839
Fundraising		2,294	-	2,294
Other Income		16,180	-	16,180
Total Income		<u>42,818</u>	<u>201,809</u>	<u>244,627</u>
Expenditure on				
Raising Funds	3	400	-	400
Charitable activities	3	33,726	180,601	214,327
Total Expenditure		<u>34,126</u>	<u>180,601</u>	<u>214,727</u>
Net Income / (expenditure)		<u>8,692</u>	<u>21,208</u>	<u>29,900</u>
Net movement in funds		<u>8,692</u>	<u>21,208</u>	<u>29,900</u>
Total funds brought forward		44,399	52,422	96,821
Transfers		(334)	334	-
Total funds carried forward		<u>52,757</u>	<u>73,964</u>	<u>126,721</u>

