

Charity registration number: 1077200

# Karis Neighbour Scheme

Annual Report and Financial Statements  
for the Year Ended 30 November 2008

Harvey Morgan Services  
14 Knighton Road  
Sutton Coldfield  
West Midlands  
B74 4NX

## **Karis Neighbour Scheme**

### **Contents**

Reference and Administrative Information .....	1
Trustees' Report .....	2 to 3
Independent examiner's report .....	4
Statement of financial activities .....	5
Balance Sheet .....	6
Notes to the financial statements .....	7 to 13

The following pages do not form part of the statutory financial statements:

Statement of financial activities per fund .....	14 to 16
--	----------

**Karis Neighbour Scheme**  
**Reference and Administrative Details**

<b>Charity name</b>	Karis Neighbour Scheme	
<b>Charity registration number</b>	1077200	
<b>Principal office</b>	c/o Church of the Redeemer Monument Road Edgbaston Birmingham  B16 8UU	
<b>Trustees</b>	Dr Ross Bryson, Chair of Trustees Dr Mike Forrest Mrs Rebecca Cuthbert Rev Gwen Millns Rev Simon Thorburn (Resigned 31 December 2008)	
<b>Accountant</b>	Harvey Morgan Services 14 Knighton Road Sutton Coldfield West Midlands B74 4NX	

## **Karis Neighbour Scheme**

### **Trustees' Report**

#### **OUR CONSTITUTION AND LEGAL STATUS**

Karis Neighbour Scheme is based on a trust deed dated 16th April 1999 and is set up to assist people who are in need of practical or other help by reason of their youth, age, infirmity or disablement, poverty or social and economic circumstances.

#### **TRUSTEE INDUCTION AND TRAINING**

All trustees are familiarised with the practical work of the charity including but not limited to

- \* The obligations of the charity and the trustees
- \* Resources and the current financial position as set out in the latest published accounts together with periodic management accounts
- \* Ongoing plans and objectives

#### **OUR MISSION STATEMENT**

Karis Neighbour Scheme seeks to offer practical support, friendship and advocacy in the local community through volunteers. We aim to promote community links and address needs unmet by other organisations.

#### **OUR AIMS**

We seek to come alongside people and work with them to provide support and where possible to encourage them to learn new skills.

We compliment the network of care available locally. We do not compete with, replace or duplicate existing services.

We rely on volunteers to provide the help we offer on a day to day basis. We seek to support all of our volunteers and offer appropriate training and opportunity for development.

#### **OUR ACTIVITIES**

Karis Neighbour Scheme is a community project based in Ladywood, Birmingham. We currently work in the Ladywood, Edgbaston and Harborne wards. We are an independent charity but work in partnership with a number of other organisations across Birmingham.

Currently we offer support with practical tasks such as gardening, decorating and DIY. We try and make provision of basic furniture and household appliances for those most in need, as well as offering food and other basic provisions.

We offer drop-in advocacy and advice sessions two sessions a week, these are accessible to anyone in the community. Our office is also open during the week for those who may need urgent help or who may need to use the phone, help understanding a letter or just a cup of tea and a chat.

We befriend the isolated and lonely, through the Karis Be Friends project, where volunteers may spend a few hours each week going to visit an elderly person in their home, help them to get out to the shops or going with them to an appointment.

Also we provide support to local families, through a dedicated Children & Families' Worker. We also run a "Welcome to Ladywood" Drop-in Group and English for Speakers of Other Languages sessions during the week, these are primarily for Asylum Seekers and Refugees.

In January 2008 we launched a new project called "All Being Well" after securing funding from the Big Lottery Fund. This project addresses emotional needs within the community by offering a range of programmes that deal with issues such as stress, anxiety, anger management, self esteem and assertiveness.

## Karis Neighbour Scheme

### Trustees' Report

#### FINANCIAL REVIEW

The Trustees consider the financial results for the year to 30th November 2008 to be satisfactory.

The charity has supplied another excellent year of services to the community on an increased income to £188,478 (2007 £117,081) and produced an overall surplus of £12,036 (2007 £11,616).

#### RISK MANAGEMENT

The Trustees keep up to date with the risks associated with the charity via reviews with the staff, Trustees meetings, relevant insurance policies, Criminal Records Bureau disclosures and health and safety inspections. They have ensured there are the relevant policies and procedures in place and observed.

#### RESERVES POLICY

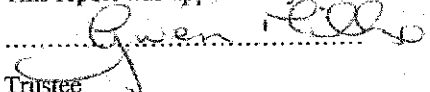
A policy is being put in place to ensure that there are sufficient unrestricted funds to cover the operational costs of staff for three months and that any closure costs are included in this reserve. At this stage it is calculated that a minimum of £60,000 would be needed.

#### PUBLIC BENEFIT

The Trustees believe that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

#### APPROVAL

This report was approved by the Trustees on 05-06-09 and signed on their behalf.

  
.....

Trustee

**Independent Examiner's Report to the Trustees of  
Karis Neighbour Scheme**

I report on the accounts of the Trust for the year ended 30 November 2008, which are set out on pages 5 to 13.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act); and
- state whether particular matters have come to my attention.

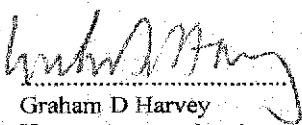
**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 41 of the 1993 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
Graham D Harvey  
Harvey Morgan Services

Date: 5 JUN 09

14 Knighton Road  
Sutton Coldfield  
West Midlands  
B74 4NX

## Karis Neighbour Scheme

### Statement of financial activities for the Year Ended 30 November 2008

	Unrestricted Funds	Restricted Funds	Total Funds 2008	Total Funds 2007	
Note	£	£	£	£	
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	2	46,480	23,600	70,080	63,369
Incoming resources from charitable activities					
Other incoming resources	4	20,281	96,673	116,954	53,712
Other incoming resources	5	1,444	-	1,444	-
Total incoming resources		<u>68,205</u>	<u>120,273</u>	<u>188,478</u>	<u>117,081</u>
<b>Resources expended</b>					
Charitable activities					
Total resources expended	6	<u>104,106</u>	<u>72,336</u>	<u>176,442</u>	<u>105,465</u>
Net movements in funds					
		(35,901)	47,937	12,036	11,616
<b>Reconciliation of funds</b>					
Total funds brought forward					
		67,779	-	67,779	56,163
Total funds carried forward					
		<u>31,878</u>	<u>47,937</u>	<u>79,815</u>	<u>67,779</u>

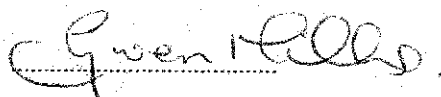
The notes on pages 7 to 13 form an integral part of these financial statements.

**Karis Neighbour Scheme**  
**Balance Sheet as at 30 November 2008**

		2008		2007	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11		227		1,353
<b>Current assets</b>					
Debtors	12	-		3,000	
Cash at bank and in hand		<u>88,877</u>		<u>65,821</u>	
		88,877		68,821	
<b>Creditors: Amounts falling due within one year</b>	13	<u>(9,289)</u>		<u>(2,395)</u>	
<b>Net current assets</b>			<u>79,588</u>		<u>66,426</u>
<b>Net assets</b>			<u>79,815</u>		<u>67,779</u>
<b>The funds of the charity:</b>					
<b>Restricted funds</b>			47,937		-
<b>Unrestricted funds</b>					
Unrestricted income funds			<u>31,878</u>		<u>67,779</u>
<b>Total charity funds</b>			<u>79,815</u>		<u>67,779</u>

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007).

Approved by the Board on 05.12.09 and signed on its behalf by:



The notes on pages 7 to 13 form an integral part of these financial statements.

## **Karis Neighbour Scheme**

### **Notes to the Financial Statements for the Year Ended 30 November 2008**

#### **1 Accounting policies**

##### **Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities (SORP 2005)', issued in March 2005, the Financial Reporting Standard for Smaller Entities (effective January 2007) and the Charities Act 1993.

##### **Fund accounting policy**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 15.

##### **Incoming resources**

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract or where entitlement to grant funding is subject to specific performance conditions. Grant income included in this category provides funding to support programme activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

## **Karis Neighbour Scheme**

### **Notes to the Financial Statements for the Year Ended 30 November 2008**

..... *continued*

#### **Resources expended**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grants payable are payments made to third parties in the furtherance of the charitable objectives. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specific service or output.

Grants payable without performance conditions are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Fixed assets**

Individual fixed assets costing £1000 or more are initially recorded at cost.

#### **Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings	20% straight line basis
-----------------------	-------------------------

#### **Operating leases**

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

#### **Pensions**

The charity contributes to the individual employees own personal pension plans.

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2008

..... continued

#### 2 Voluntary income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2008 £	Total Funds 2007 £
<b>Donations and legacies</b>				
Appeals and donations	11,725	20,000	31,725	26,076
Grants - other agencies	-	-	-	37,293
Sponsorship	1,394	-	1,394	-
	<u>13,119</u>	<u>20,000</u>	<u>33,119</u>	<u>63,369</u>
<b>Grants</b>				
Grants - other agencies	33,361	3,600	36,961	-
	<u>46,480</u>	<u>23,600</u>	<u>70,080</u>	<u>63,369</u>

#### 3 Grants receivable

	Unrestricted Funds £	Restricted Funds £	Total Funds 2008 £	Total Funds 2007 £
Grants - other agencies	-	3,600	3,600	-
SureStart	19,481	-	19,481	28,472
Healthy Living Centre	-	-	-	24,848
Grants Others	33,361	-	33,361	37,293
Big Lottery Fund	-	96,673	96,673	-
Grants awarded to individuals	800	-	800	-
	<u>53,642</u>	<u>100,273</u>	<u>153,915</u>	<u>90,613</u>

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2008

..... continued

#### 4 Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2008 £	Total Funds 2007 £
<b>Community Support, Befriending and Advocacy</b>				
SureStart	19,481	-	19,481	28,472
Healthy Living Centre	-	-	-	24,848
Big Lottery Fund	-	96,673	96,673	-
Grants awarded to individuals	800	-	800	-
Interest on cash deposits	-	-	-	392
	<u>20,281</u>	<u>96,673</u>	<u>116,954</u>	<u>53,712</u>

#### 5 Other incoming resources

	Unrestricted Funds £	Restricted Funds £	Total Funds 2008 £	Total Funds 2007 £
<b>Other income</b>				
Other income	414	-	414	-
Interest on cash deposits	1,030	-	1,030	-
	<u>1,444</u>	<u>-</u>	<u>1,444</u>	<u>-</u>

#### 6 Details of charitable activities

	Activities undertaken directly £	Grant funding of activities £	2008 £	2007 £
Community Support, Befriending and Advocacy	175,404	1,038	176,442	105,465

#### 7 Grantmaking

Community Support, Befriending and Advocacy	<u>1,038</u>
---	--------------

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2008

..... continued

#### 8 Trustees' remuneration and expenses

No trustees received any remuneration during the year.

#### 9 Net incoming resources

Net incoming resources is stated after charging:

	2008	2007
	£	£
Depreciation of tangible fixed assets	<u>1,126</u>	<u>1,461</u>

#### 10 Employees' remuneration

The average number of persons employed by the charity (including trustees) during the year was as follows:

	2008	2007
	No.	No.
Charitable activities	<u>6</u>	<u>4</u>

The aggregate payroll costs of these persons were as follows:

	2008	2007
	£	£
Wages and salaries	130,033	69,024
Social security	7,488	5,105
Other pension costs	1,754	-
	<u>139,275</u>	<u>74,129</u>

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2008

..... continued

#### 11 Tangible fixed assets

	<b>Plant &amp; machinery</b> £
<b>Cost</b>	
As at 1 December 2007 and 30 November 2008	<u>7,085</u>
<b>Depreciation</b>	
As at 1 December 2007	5,732
Charge for the year	<u>1,126</u>
As at 30 November 2008	<u>6,858</u>
<b>Net book value</b>	
As at 30 November 2008	<u>227</u>
As at 30 November 2007	<u>1,353</u>

#### 12 Debtors

	<b>2008</b> £	<b>2007</b> £
Other debtors	<u>-</u>	<u>3,000</u>

#### 13 Creditors: Amounts falling due within one year

	<b>2008</b> £	<b>2007</b> £
Taxation and social security		2,395
Other creditors	<u>9,288</u>	-
	<u>9,288</u>	<u>2,395</u>

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2008

..... continued

#### 14 Related parties

##### Controlling entity

The charity is controlled by the trustees.

#### 15 Analysis of funds

	At 1 December 2007	Incoming resources	Resources expended	At 30 November 2008
	£	£	£	£
<b>General Funds</b>				
Unrestricted income fund	67,779	68,206	(104,107)	31,878
<b>Restricted Funds</b>				
All Being Well Big Lottery Fund	-	100,273	(72,336)	27,937
Building Fund	-	20,000	-	20,000
	-	120,273	(72,336)	47,937
	<u>67,779</u>	<u>188,479</u>	<u>(176,443)</u>	<u>79,815</u>

#### 16 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2008	Total Funds 2007
	£	£	£	£
Tangible assets	227	-	227	1,353
Current assets	32,151	56,726	88,877	68,821
Creditors: Amounts falling due within one year	(500)	(8,789)	(9,289)	(2,395)
Net assets	<u>31,878</u>	<u>47,937</u>	<u>79,815</u>	<u>67,779</u>

## Karis Neighbour Scheme

### Statement of financial activities by fund Year Ended 30 November 2008

	Unrestricted income fund 2008	Unrestricted income fund 2007
	£	£
<b>Incoming resources</b>		
Incoming resources from generated funds		
Voluntary income	46,480	63,369
Incoming resources from charitable activities	20,281	53,712
Other incoming resources	1,444	-
Total incoming resources	<u>68,205</u>	<u>117,081</u>
<b>Resources expended</b>		
Charitable activities	104,106	105,465
Total resources expended	<u>104,106</u>	<u>105,465</u>
Net outgoing resources	<u>35,901</u>	<u>(11,616)</u>
<b>Reconciliation of funds</b>		
Total funds brought forward	<u>67,779</u>	<u>56,163</u>
Total funds carried forward	<u>31,878</u>	<u>67,779</u>

This page does not form part of the statutory financial statements.

## Karis Neighbour Scheme

### Statement of financial activities by fund Year Ended 30 November 2008

..... continued

	All Being Well Big Lottery Fund 2008	All Being Well Big Lottery Fund 2007
	£	£
<b>Incoming resources</b>		
Incoming resources from generated funds		
Voluntary income	3,600	-
Incoming resources from charitable activities	96,673	-
Total incoming resources	<u>100,273</u>	<u>-</u>
<b>Resources expended</b>		
Charitable activities	72,336	-
Total resources expended	<u>72,336</u>	<u>-</u>
Net outgoing resources	<u>(27,937)</u>	<u>-</u>
<b>Reconciliation of funds</b>		
Total funds carried forward	<u>27,937</u>	<u>-</u>

This page does not form part of the statutory financial statements.

**Karis Neighbour Scheme**

**Statement of financial activities by fund Year Ended 30 November 2008**

..... continued

	<b>Building Fund 2008</b>	<b>Building Fund 2007</b>
	<b>£</b>	<b>£</b>
<b>Incoming resources</b>		
Incoming resources from generated funds		
Voluntary income	20,000	-
Total incoming resources	<u>20,000</u>	<u>-</u>
<b>Reconciliation of funds</b>		
Total funds carried forward	<u>20,000</u>	<u>-</u>

This page does not form part of the statutory financial statements.