

Charity registration number: 1077200

# Karis Neighbour Scheme

Annual Report and Financial Statements  
for the Year Ended 30 November 2009

Graham Harvey trading as 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 15

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

Statement of financial activities per fund .....	16 to 19
--	----------

**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 (resigned 10 June 2010)  Mrs Rebecca Cuthbert  Rev Gwen Millns (resigned 20 January 2010)  Rev Simon Thorburn (Resigned 31 December 2008)  Mr Michael Fuller (appointed 10 June 2010)  Mr Steve Watts (appointed 10 June 2010)
<b>Accountant</b>	Graham Harvey trading as 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, those 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 lessons during the week, these are primarily for Asylum Seekers and Refugees.

We run a project called 'All Being Well'. This project is looking to address emotional needs in the community, offering programmes and one-to-one counselling around issues such as stress, anxiety, anger management, self esteem and assertiveness.

## Karis Neighbour Scheme

### Trustees' Report

We also host a Community Regeneration Worker who is working to bring together local residents, community groups and other organisations to build and drive forward a vision for long term change for the area.

#### FINANCIAL

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 £210,252 (2008 £188,478) and produced an overall surplus of £6,467 (2008 £12,036).

#### RISK MANAGEMENT

The Trustees kept 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 relevant policies and procedures in place and observed.

#### RESERVES POLICY


We have stated that we aim to have three months operational costs for staff in unrestricted reserves and that closure costs are included in this reserve. This is currently calculated at a minimum of £60,000.

#### 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 23/9/08 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 2009, which are set out on pages 5 to 15.

**Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**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 FCMA  
Graham Harvey trading as Harvey Morgan Services

14 Knighton Road  
Sutton Coldfield  
West Midlands  
B74 4NX

Date: 23/9/10 .....

## Karis Neighbour Scheme

### Statement of financial activities for the Year Ended 30 November 2009

	Unrestricted Funds	Restricted Funds	Total Funds 2009	Total Funds 2008	
Note	£	£	£	£	
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	2	21,622	12,610	34,232	70,080
Incoming resources from charitable activities					
Other incoming resources	4	55,229	118,943	174,172	116,954
Other incoming resources	5	1,848	-	1,848	1,444
Total incoming resources		<u>78,699</u>	<u>131,553</u>	<u>210,252</u>	<u>188,478</u>
<b>Resources expended</b>					
Charitable activities					
Governance costs	6	45,890	157,380	203,270	176,442
Governance costs	9	515	-	515	-
Total resources expended		<u>46,405</u>	<u>157,380</u>	<u>203,785</u>	<u>176,442</u>
Net incoming resources before transfers					
		32,294	(25,827)	6,467	12,036
<b>Transfers</b>					
Gross transfers between funds					
		(642)	642	-	-
Net movements in funds					
		31,652	(25,185)	6,467	12,036
<b>Reconciliation of funds</b>					
Total funds brought forward					
		<u>31,878</u>	<u>47,937</u>	<u>79,815</u>	<u>67,779</u>
Total funds carried forward					
		<u>63,530</u>	<u>22,752</u>	<u>86,282</u>	<u>79,815</u>

All incoming resources and resources expended derive from continuing activities.

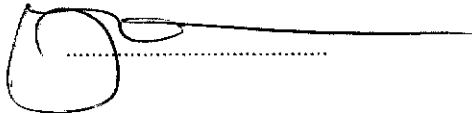
The charity has no recognised gains or losses for the year other than the results above.

The notes on pages 7 to 15 form an integral part of these financial statements.

**Karis Neighbour Scheme**  
**Balance Sheet as at 30 November 2009**

		2009		2008	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	13		18,545		227
<b>Current assets</b>					
Cash at bank and in hand		78,251		88,877	
<b>Creditors: Amounts falling due within one year</b>	14	<u>(10,514)</u>		<u>(9,289)</u>	
<b>Net current assets</b>			<u>67,737</u>		<u>79,588</u>
<b>Net assets</b>			<u><u>86,282</u></u>		<u><u>79,815</u></u>
<b>The funds of the charity:</b>					
<b>Restricted funds</b>			22,752		47,937
<b>Unrestricted funds</b>					
Unrestricted income funds			<u>63,530</u>		<u>31,878</u>
<b>Total charity funds</b>			<u><u>86,282</u></u>		<u><u>79,815</u></u>

Approved by the Board on 23/11/09 and signed on its behalf by:



The notes on pages 7 to 15 form an integral part of these financial statements.

## **Karis Neighbour Scheme**

### **Notes to the Financial Statements for the Year Ended 30 November 2009**

#### **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, applicable accounting standards 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 17.

##### **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 2009

..... 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.

#### Governance costs

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

#### Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### 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:

Plant and machinery	20% straight line basis
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 operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

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 2009

..... continued

#### 2 Voluntary income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2009 £	Total Funds 2008 £
<b>Donations and legacies</b>				
Appeals and donations	19,726	12,610	32,336	31,725
Sponsorship	1,896	-	1,896	1,394
	21,622	12,610	34,232	33,119
<b>Grants</b>				
Grants - other Trusts	-	-	-	36,961
	21,622	12,610	34,232	70,080
	21,622	12,610	34,232	70,080

#### 3 Grants for Specific Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2009 £	Total Funds 2008 £
Grants - other Trusts	-	-	-	3,600
SureStart	13,500	-	13,500	19,481
Grants Others	22,492	-	22,492	33,361
Big Lottery Fund	-	118,943	118,943	96,673
Grants awarded to individuals	1,737	-	1,737	800
CUFX grant	10,500	-	10,500	-
Lloyds TSB Foundation	7,000	-	7,000	-
	55,229	118,943	174,172	153,915
	55,229	118,943	174,172	153,915

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2009

.....continued

#### 4 Incoming resources from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2009 £	Total Funds 2008 £
<b>Community Support, Befriending and Advocacy</b>				
SureStart	13,500	-	13,500	19,481
Grants Others	22,492	-	22,492	-
Big Lottery Fund	-	118,943	118,943	96,673
Grants awarded to individuals	1,737	-	1,737	800
CUFX grant	10,500	-	10,500	-
Lloyds TSB Foundation	7,000	-	7,000	-
	<u>55,229</u>	<u>118,943</u>	<u>174,172</u>	<u>116,954</u>

#### 5 Other incoming resources

	Unrestricted Funds £	Restricted Funds £	Total Funds 2009 £	Total Funds 2008 £
<b>Other income</b>				
Other income	-	-	-	414
Interest on cash deposits	1,848	-	1,848	1,030
	<u>1,848</u>	<u>-</u>	<u>1,848</u>	<u>1,444</u>

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2009

..... continued

#### 6 Details of charitable activities

	Activities undertaken directly £	Grant funding of activities £	Support costs allocated £	2009 £	2008 £
Community Support, Befriending and Advocacy	186,732	1,655	14,883	203,270	176,442

#### 7 Support costs

	Community Support, Befriending and Advocacy £	Governance £	Total £
Employment costs	2,412	-	2,412
Establishment costs	4,070	-	4,070
Repairs and maintenance	142	-	142
Motor expenses	2,144	-	2,144
Legal and professional costs	5,879	-	5,879
Bank charges	12	-	12
Depreciation of tangible fixed assets	224	-	224
	<u>14,883</u>	<u>-</u>	<u>14,883</u>

Support cost	Basis of allocation
Employment costs	100% to Community Support, Befriending and Advocacy
Establishment costs	100% to Community Support, Befriending and Advocacy
Repairs and maintenance	100% to Community Support, Befriending and Advocacy
Motor expenses	100% to Community Support, Befriending and Advocacy
Legal and professional costs	100% to Community Support, Befriending and Advocacy
Bank charges	100% to Community Support, Befriending and Advocacy
Depreciation of tangible fixed assets	100% to Community Support, Befriending and Advocacy

**Karis Neighbour Scheme**

**Notes to the Financial Statements for the Year Ended 30 November 2009**

..... continued

**8 Grantmaking**

	<b>Grants to individuals £</b>
Community Support, Befriending and Advocacy	<u>1,655</u>

**9 Governance costs**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2009 £</b>	<b>Total Funds 2008 £</b>
Auditors' remuneration	500	-	500	-
Legal and professional costs	15	-	15	-
	<u>515</u>	<u>-</u>	<u>515</u>	<u>-</u>

**10 Trustees' remuneration and expenses**

No trustees received any remuneration during the year.

**11 Net incoming resources**

Net incoming resources is stated after charging:

	<b>2009 £</b>	<b>2008 £</b>
Hire of other assets - operating leases	-	314
Depreciation of owned assets	4,859	1,126
	<u>4,859</u>	<u>1,440</u>

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2009

..... *continued*

#### 12 Employees' remuneration

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

	2009 No.	2008 No.
Charitable activities	<u>7</u>	<u>6</u>

The aggregate payroll costs of these persons were as follows:

	2009 £	2008 £
Wages and salaries	134,811	130,033
Social security	10,140	7,488
Other pension costs	2,704	1,754
	<u>147,655</u>	<u>139,275</u>

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2009

..... continued

#### 13 Tangible fixed assets

	Plant and machinery including motor vehicles £	Fixtures, fittings and equipment £	Total £
<b>Cost</b>			
As at 1 December 2008	-	7,085	7,085
Additions	11,108	12,069	23,177
As at 30 November 2009	11,108	19,154	30,262
<b>Depreciation</b>			
As at 1 December 2008	-	6,858	6,858
Charge for the year	2,221	2,638	4,859
As at 30 November 2009	2,221	9,496	11,717
<b>Net book value</b>			
As at 30 November 2009	8,887	9,658	18,545
As at 30 November 2008	-	227	227

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

	2009 £	2008 £
Accruals and deferred income	10,514	9,288
Creditors amounts falling due within one year includes deferred income:		
	2009 £	2008 £
Amount deferred in the year	10,014	8,788
As at 30 November 2009	10,014	8,788

#### 15 Pension scheme

##### Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £2,704 (2008 - £1,754).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

## Karis Neighbour Scheme

### Notes to the Financial Statements for the Year Ended 30 November 2009

..... continued

#### 16 Related parties

##### Controlling entity

The charity is controlled by the trustees.

#### 17 Analysis of funds

	At 1 December 2008	Incoming resources	Resources expended	Transfers	At 30 November 2009
	£	£	£	£	£
<b>General Funds</b>					
Unrestricted income fund	31,878	78,699	(46,405)	(642)	63,530
<b>Restricted Funds</b>					
All Being Well Big	27,937	118,943	(142,670)	-	4,210
Lottery Fund	20,000	-	(10,345)	-	9,655
Building Fund	-	12,610	(4,365)	642	8,887
Vehicle Fund	-	-	-	-	-
	<u>47,937</u>	<u>131,553</u>	<u>(157,380)</u>	<u>642</u>	<u>22,752</u>
	<u>79,815</u>	<u>210,252</u>	<u>(203,785)</u>	<u>-</u>	<u>86,282</u>

#### 18 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2009	Total Funds 2008
	£	£	£	£
Tangible assets	3	18,542	18,545	227
Current assets	64,027	14,224	78,251	88,877
Creditors: Amounts falling due within one year	(500)	(10,014)	(10,514)	(9,289)
Net assets	<u>63,530</u>	<u>22,752</u>	<u>86,282</u>	<u>79,815</u>

## Karis Neighbour Scheme

### Statement of financial activities by fund Year Ended 30 November 2009

	Unrestricted income fund 2009	Unrestricted income fund 2008
	£	£
<b>Incoming resources</b>		
Incoming resources from generated funds		
Voluntary income	21,622	46,480
Incoming resources from charitable activities	55,229	20,281
Other incoming resources	1,848	1,444
Total incoming resources	78,699	68,205
<b>Resources expended</b>		
Charitable activities	45,890	104,106
Governance costs	515	-
Total resources expended	46,405	104,106
Net incoming/(outgoing) resources	32,294	(35,901)
<b>Transfers</b>		
Gross transfers between funds	(642)	-
Net incoming/(outgoing) resources	31,652	(35,901)
<b>Reconciliation of funds</b>		
Total funds brought forward	31,878	67,779
Total funds carried forward	63,530	31,878

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

**Karis Neighbour Scheme**  
**Statement of financial activities by fund Year Ended 30 November 2009**

..... continued

	<b>All Being Well Big Lottery Fund 2009</b>	<b>All Being Well Big Lottery Fund 2008</b>
	£	£
<b>Incoming resources</b>		
Incoming resources from generated funds		
Voluntary income	-	3,600
Incoming resources from charitable activities	118,943	96,673
Total incoming resources	118,943	100,273
<b>Resources expended</b>		
Charitable activities	142,670	72,336
Total resources expended	142,670	72,336
Net incoming/(outgoing) resources	(23,727)	27,937
<b>Reconciliation of funds</b>		
Total funds brought forward	27,937	-
Total funds carried forward	4,210	27,937

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

**Karis Neighbour Scheme**  
**Statement of financial activities by fund Year Ended 30 November 2009**

..... continued

	<b>Building Fund 2009</b>	<b>Building Fund 2008</b>
	<b>£</b>	<b>£</b>
<b>Incoming resources</b>		
Incoming resources from generated funds		
Voluntary income	-	20,000
Total incoming resources	-	20,000
<b>Resources expended</b>		
Charitable activities	10,345	-
Total resources expended	10,345	-
Net incoming/(outgoing) resources	(10,345)	20,000
<b>Reconciliation of funds</b>		
Total funds brought forward	20,000	-
Total funds carried forward	9,655	20,000

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

**Karis Neighbour Scheme**  
**Statement of financial activities by fund Year Ended 30 November 2009**

..... continued

	<b>Vehicle Fund 2009</b>	<b>Vehicle Fund 2008</b>
	£	£
<b>Incoming resources</b>		
Incoming resources from generated funds		
Voluntary income	12,610	-
Total incoming resources	12,610	-
<b>Resources expended</b>		
Charitable activities	4,365	-
Total resources expended	4,365	-
Net incoming/(outgoing) resources	8,245	-
<b>Transfers</b>		
Gross transfers between funds	642	-
Net incoming/(outgoing) resources	8,887	-
<b>Reconciliation of funds</b>		
Total funds carried forward	8,887	-

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

