

Company Registered number
06595341
Charity Registered Number
1133510

Karis Neighbour Scheme

Report and Accounts

For the year ended

31 December 2020

KARIS NEIGHBOUR SCHEME

Financial Report year ended 31 December 2020

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KARIS NEIGHBOUR SCHEME
Trustees' report (including Directors' Report)
For the period ended 31st December 2020

The trustees present their directors' report and accounts for the 12 month period ended 31st December 2020.

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

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

Independent Examiner

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

KARIS NEIGHBOUR SCHEME
Trustees' report (including Directors' Report)
For the period ended 31st December 2020

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.

All members of the Management Committee give their time voluntarily and received no benefits from the charity. 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 have also been benchmarked against the same criteria.

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.

Ensuring our work delivers our aims

The trustees regularly review the work of the charity, receiving quarterly 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.

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The focus of our work

Our main objectives for the year were to:

Provide support to people in our community who are in need by offering a broad range of help including practical support, advocacy and befriending

Bring people in our community together by reaching out, offering friendship, and providing opportunity to spend time getting to know each other

Enabling people in our community to be good neighbours by providing opportunities to volunteer and give their time, skills and resources to help meet the needs of others

Ensure no one is neglected or forgotten about by standing with people, helping them find the support they need and responding where needs are going unmet

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

Impact of the Covid-19 pandemic

The Covid-19 pandemic has led to a change in the nature of some of the services we provide. Karis BeFriends received specific funding to support the provision of shopping to isolated older people and our Children and Families project received additional funds to support the Baby Bank during the pandemic, where donations of items was not possible.

The delivery models of the services have also had to change in response to the Covid-19 pandemic. Karis BeFriends has been able to maintain contact with older people through telephone and Zoom, including hosting the Time for Tea group on Zoom. Ladywood Community Advice and Karis BeFriends Advice have also moved to telephone and Zoom services, with drop in sessions unable to take place. This has led to a shift in the demographics of the contacts in the year, with a greater proportion of contacts over 65 years old as Karis BeFriends maintained contact online, whereas the drop in sessions of Children and Families and Ladywood Community Advice have not been able to continue.

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 Birmingham and Solihull Central Clinical Commissioning Group (B&S CCG), is commissioned to serve the patients from the Edgbaston Network of 6 Primary Care practices.

KARIS NEIGHBOUR SCHEME
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In the past year we worked directly with 1,390 adults and 119 children. Because a lot of our work involves on-going befriending, we have had regular contact with a proportion of these beneficiaries, more than half of beneficiaries being seen more than once and on average each beneficiary being seen 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. Less than half of our contacts are with people who identify as White British, the other prominent ethnic groups we work with include African – Black or Black British (12.6% of contacts), Caribbean – Black or Black British (8.4% of contacts) and Any Other Asian Background (7.25% of contacts), with many other ethnic groups being represented in the remaining quarter 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 46% of our contacts, With 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 wellbeing.

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 129 people this year. Alongside this befriending support, a further 115 over 60s have received support such as advocacy and advice or practical help. In the year, we have continued to supplement the project by employing a 'Karis BeFriends Advice' worker, specifically providing advocacy and advice to isolated older people living in their own homes.

Our work with children & families, largely focusing on asylum seekers and refugees, has supported over 543 families this year, 32 adults have attended our English for Speakers of Other Language classes where they have been supported to learn basic conversational English, and 47 adults attended the 'Welcome' group, offering chance for social interaction with other young families in similar circumstances. Our Children & Families Worker, Family Outreach Worker and volunteers visited 94 families at home to offer further befriending, practical help and advocacy. 74 families received further befriending including taking people 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 419 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.

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Our advocacy and advice project, Ladywood Community Advice, saw 283 adults throughout the course of the year and dealt with over a thousand distinct issues ranging from benefits advice and debt matters to repairs and school applications. We currently employ a Welfare Rights Advisor and an Assistant 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 116 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.

In the year our Neighbourhood Network Scheme project support worker continued to facilitate the engagement with and investment in community assets in our core localities.

Karis Neighbour Scheme relies heavily on its volunteers in order to achieve these impacts and public benefits. This last year has seen over 86 volunteers involved with delivering our projects, providing more than 1,600 volunteer hours. 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.

The Listening & Guidance service, a part NHS funded project has provided GP surgery based chaplaincy to 187 patients, 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. 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 10-11 points.

Financial review

2020 has seen a surplus of just under £52,000 primarily due to a significant increase in unrestricted funds, partially offset by a decrease in restricted funds. There has been a £73,000 increase in unrestricted funds with a significant legacy and increase in small grants and donations in the year. There has been a £21,000 decrease in restricted funds with brought forward funds for Karis BeFriends (c. £12,000) and Listening and Guidance (c. £10,000) utilised during the year.

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 three months of core expenditure. This excludes Listening & Guidance service as this is a self-contained contracted service.

Based on the forecast core expenditure for 2021 of c. £220,000, there should be a minimum level of reserves of £55,000. Unrestricted funds stand at £148,258 at the end of the year and the Board feel this represents an acceptable level of reserves.

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Details of any funds materially in deficit

In 2020 there have been no funds materially in deficit.

Principal Funding Sources

Birmingham City Council was the main funder in the past year, with funding received via the Body, Mind & Spirit Partnership, relating to our work with older people. Birmingham and Solihull CCG has also continued to be a major funder this past year through their commissioning of the Listening & Guidance service. 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 been Trusthouse Charitable Trust with their ongoing support for the Children and Families project. Donations (including legacies) are up on last year, with c. £84,000 compared to c. £58,000 in 2019 with c. £51,000 donations and a c. £33,000 legacy 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. 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.

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 continuing to consider future options for the Listening and Guidance service as contract funding has been secured to March 2022. 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 the Improving Quality (IQ) Quality Mark, which is focused on small not for profit organisations, enabling us to evidence our quality and credibility as an organisation to funders.

KARIS NEIGHBOUR SCHEME
Trustees' report (including Directors' Report)
For the period ended 31st December 2020

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.

A full risk register is reviewed at each Board meeting, which are currently held every 2 to 3 months. The risk register includes governance risks, external risks, financial risks, regulatory and compliance risks and operational risks. 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 Improving Quality (IQ) quality mark 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.

The Listening and Guidance Service is managed by a '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.

KARIS NEIGHBOUR SCHEME
Trustees' report (including Directors' Report)
For the period ended 31st December 2020

Trustee's responsibilities statement – charitable company

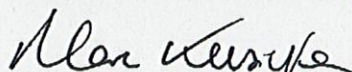
The trustees (who are also directors of Karis Neighbour Scheme for the purposes on company law are responsible for preparing the Trustee's Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting 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 the 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 28/07/2021 and signed on its behalf by:



MARC KUSICKA

Director and Trustee

Name

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 year ended 31 December 2020 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

The Company's gross income exceeded £250,000 which meant that the examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of The Institute Of Chartered Accountants for England and Wales.

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 : 3.8.2021

KARIS NEIGHBOUR SCHEME

Statement of Financial Activities (to include Summary Income and Expenditure Account) year ended 31 December 2020

	<u>Notes</u>	Unrestricted funds 2020 £	Restricted funds 2020 £	Total Funds £	Total Funds 2019 £
Income					
Voluntary Income	2(a)	77,061	203,887	280,948	195,268
Investment income		-	-	-	11
Charitable Activities	2(b)	-	32,398	32,398	67,703
Fundraising		2,808	-	2,808	2,450
Other Income		-	-	-	857
Total Income		79,869	236,285	316,154	266,289
Expenditure on					
Charitable activities	3	(476)	264,883	264,407	237,937
Total Expenditure		(476)	264,883	264,407	237,937
Net Income		80,345	(28,598)	51,747	28,352
Transfers between funds		(7,220)	7,220	-	-
Net movement in funds		73,125	(21,378)	51,747	28,352
Reconciliation of funds					
Total funds brought forward		75,133	48,574	123,707	95,355
Total funds carried forward		148,258	27,196	175,454	123,707

**

There were no recognised gains or losses for 2020 or 2019 other than those included in the Statement of Financial Activities

** See note 12 for full comparatives for 2019

KARIS NEIGHBOUR SCHEME
Balance Sheet
As at 31 December 2020

	Notes	2020		2019	
		£	£	£	£
Fixed Assets					
Tangible Assets for use by the charity	7		2		2
Current Assets					
Debtors	8	7,955		37,103	
Bank & Cash in hand		<u>187,447</u>		<u>107,552</u>	
		195,402		144,655	
Creditors : Amounts falling due within one year	9	19,950		20,950	
Net Current Assets			175,452		123,705
Total Assets less Current Liabilities			<u>175,454</u>		<u>123,707</u>
Capital Funds					
Restricted Funds	10		27,196		48,574
Unrestricted Funds					
General			148,258		75,133
Total Charity Funds			<u>175,454</u>		<u>123,707</u>

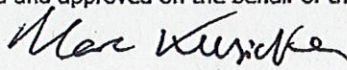
For the year ended 31 December 2020 the company was entitled to exemption from audit under section 477 (1) of the Companies Act 2006 relating to small companies.

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 2020 and of its profit for the year 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 28/07/2021



MARC KUSICKA

Name

Company number 6595341

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

KARIS NEIGHBOUR SCHEME
Notes to the Accounts
Year ended 31 December 2020

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
Year ended 31 December 2020

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.

(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.

(g) Assets

Tangible fixed assets for use

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.

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2020

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

	Unrestricted Funds £	2020 Restricted Funds £	Total £	2019 Total £
Birmingham City Council	-	55,725	55,725	19,094
Thrive Together Birmingham	-	25,000	25,000	17,050
Birmingham Settlement	-	17,919	17,919	-
Trusthouse Charitable Trust	-	17,500	17,500	5,500
Postcode Lottery Trust	-	16,000	16,000	-
The Eveson Charitable Trust	-	8,000	8,000	8,000
Birmingham Voluntary Service Council	-	7,100	7,100	-
Heart of England	-	7,000	7,000	-
Hinchley Charitable Trust	-	5,000	5,000	8,250
Grantham Yorke	-	5,000	5,000	5,500
Cambridgeshire Community Foundation	-	5,000	5,000	-
Hopkins Sayer Charitable Trust	-	5,000	5,000	-
Martin Lewis Coronavirus Emergency Fund	-	5,000	5,000	-
Waitrose	-	2,908	2,908	-
G J W Turner Trust	-	2,000	2,000	2,000
Baron Davenports Charity	-	1,650	1,650	-
George Henry Collins	-	1,000	1,000	1,000
Richard Kilcuppes Trust	-	1,000	1,000	1,000
South Birmingham Friends	-	1,000	1,000	1,000
The Grinmit Trust	-	1,000	1,000	1,000
Edward Cadbury Trust	-	1,000	1,000	-
The William A Cadbury Charitable Trust	-	-	-	16,000
Stewardship CEO	-	-	-	12,000
Wesleyan Foundation	-	-	-	6,700
Sheldon Trust	-	-	-	5,000
Sobell Foundation	-	-	-	5,000
The Rowlands Trust	-	-	-	5,000
Stewardship Development	-	-	-	3,600
Remploy	-	-	-	2,500
Love Brum	-	-	-	2,000
The Harry Payne Trust	-	-	-	2,000
The Douglas Turner Trust	-	-	-	1,500
CB and HH Taylor 1984 Trust	-	-	-	1,000
Coutts Collection	-	-	-	1,000
The John Avis Trust	-	-	-	1,000
Limoges Charitable Trust	-	-	-	500
The Roger & Douglas Turner Trust	-	1,500	-	-
Legacy	33,166	-	33,166	-
Gift Aid tax	-	1,880	1,880	2,780
Small grants and Donations	43,895	9,705	53,600	58,294
	<u>77,061</u>	<u>203,887</u>	<u>279,448</u>	<u>195,268</u>
2(b). Income for service provision	-	32,398	32,398	67,703
	-	<u>32,398</u>	<u>32,398</u>	<u>67,703</u>

KARIS NEIGHBOUR SCHEME

Notes to the Accounts (cont.)

Year ended 31 December 2020

3. Charitable Activities

Analysis of Expenditure

	2020	2019
	£	£
Salaries	204,686	193,897
Resources and activities	24,333	13,313
Rent & Room Hire	5,994	4,836
Telephone & Postage	5,971	4,312
Office Expenses	4,333	2,585
Consultancy Fees	3,514	133
Light Heat & water	2,580	2,580
Insurance	2,365	2,079
Vehicle Expenses	2,118	1,812
Training & Supervision	2,115	4,114
Governance costs	1,750	1,750
Travel	1,274	1,597
Computer costs and software	931	1,379
Maintenance and small equipment	778	1,152
Cleaning	720	720
Payroll Costs	703	759
Volunteers	236	615
Recruitment	6	304
	<u>264,407</u>	<u>237,937</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2020

4. Governance Costs	2020	2019
	£	£
Accounts preparation and independent examination	1,750	1,750
	<u>1,750</u>	<u>1,750</u>

5. Employees

Wages & Salaries	181,301	174,738
Social Security Costs	11,180	11,774
Pension Costs	12,205	7,385
	<u>204,686</u>	<u>193,897</u>

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

Charitable activities	13	12
	<u>13</u>	<u>12</u>

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

6.Trustees' and key management personnel remuneration expenses

Mrs H Watts - Chapain for Wellbeing	16,220	15,457
	<u>16,220</u>	<u>15,457</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2020

7. Tangible Fixed Assets for use by the Charity

	Equipment	
	£	£
Cost		
At 1 January 2020	30,262	30,262
At 31 December 2020	<u>30,262</u>	<u>30,262</u>
Depreciation		
At 1 January 2020	30,260	30,260
Charge for Year	-	-
At 31 December 2020	<u>30,260</u>	<u>30,260</u>
Net Book Values		
At 31 December 2020	<u>2</u>	<u>2</u>

8. Debtors

	2020	2019
	£	£
Gift Aid tax	3,500	3,500
Income Due	<u>4,455</u>	<u>33,603</u>
	<u>7,955</u>	<u>37,103</u>
Income Due		
Birmingham Settlement	4,455	4,488
Birmingham City Council	-	19,094
Karis Medical Centre	-	5,250
Birmingham & Solihull CCG	-	4,771
	<u>4,455</u>	<u>33,603</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2020

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

	2020	2019
	£	£
Accruals	1,750	1,750
Deferred Income	18,200	19,200
	<u>19,950</u>	<u>20,950</u>

Deferred Income

Trusthouse Charitable Trust	12,000	11,500
Thrive Together Birmingham	4,200	4,200
The Harry Payne Trust	2,000	2,000
The Roger & Douglas Turner Trust	-	1,500
	<u>18,200</u>	<u>19,200</u>

10. Fund Reconciliation

	Fund Balances 1 January 2020	Incoming resources	Outgoing resources	Transfers	Fund Balances 31 December 2020
	£	£	£	£	£
KBF Advice	8,018	34,000	26,074	-	15,944
NNS	-	17,886	18,458	572	-
Advocacy	5,938	24,076	34,876	4,862	-
Listening and Guidance	13,201	47,792	57,644	-	3,349
Karis Befriends	14,288	40,608	52,436	-	2,460
Children and Families	-	55,248	57,034	1,786	-
Practical Work	5,259	2,070	2,041	-	5,288
Core CEO	-	5,000	5,000	-	-
Board Game Café	1,870	-	1,715	-	155
Core Development	-	9,605	9,605	-	-
Total restricted	<u>48,574</u>	<u>236,285</u>	<u>264,883</u>	<u>7,220</u>	<u>27,196</u>
Unrestricted reserves					
General funds	75,133	79,869	(476)	(7,220)	148,258
	<u>75,133</u>	<u>79,869</u>	<u>(476)</u>	<u>(7,220)</u>	<u>148,258</u>
Total Funds	<u>123,707</u>	<u>316,154</u>	<u>264,407</u>	<u>-</u>	<u>175,454</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2020

11. Net Assets Between Funds

	Unrestricted funds £	Restricted funds £	Total £
Tangible Fixed assets	2	-	2
Current assets	168,206	27,196	195,402
Creditors amounts falling due within one year	(19,950)	-	(19,950)
	<u>148,258</u>	<u>27,196</u>	<u>175,454</u>

12. SOFA Comparatives

	Notes	Unrestricted funds 2019 £	Restricted funds 2019 £	Total Funds 2019 £
Income				
Voluntary Income	2(a)	15,446	179,822	195,268
Investment income		11	-	11
Charitable Activities	2(b)	4,630	63,073	67,703
Fundraising		2,450	-	2,450
Other Income		857	-	857
Total Income		<u>23,394</u>	<u>242,895</u>	<u>266,289</u>
Expenditure on				
Charitable activities	3	18,117	219,820	237,937
Total Expenditure		<u>18,117</u>	<u>219,820</u>	<u>237,937</u>
Net Income		<u>5,277</u>	<u>23,075</u>	<u>28,352</u>
Net movement in funds		<u>5,277</u>	<u>23,075</u>	<u>28,352</u>
Total funds brought forward		69,856	25,499	95,355
Total funds carried forward		<u>75,133</u>	<u>48,574</u>	<u>123,707</u>