

Company Registered number
06595341
Charity Registered Number
1133510

Karis Neighbour Scheme
Report and Financial Statements
For the year ended
31 December 2024

KARIS NEIGHBOUR SCHEME

Financial Report year ended 31 December 2024

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KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

The Trustees present their directors' report and accounts for the 12 month period ended 31st December 2024.

Reference and Administrative Information

Charity Name	Karis Neighbour Scheme
Charity Registration Number	1133510
Company Registration Number	06595341
Date of Incorporation	16 th May 2008
Registered Office and Operational Address	c/o Church of the Redeemer Monument Road Birmingham B16 8UU

Officers

Dr Gillian Harley-Mason	Chair of Trustees	
Mrs Rebecca Cuthbert	Vice-Chair of Trustees	
Dr P H Ross Bryson		
Mr Steve Watts		Resigned 24 November 2024
Mrs Kathryn Miles		
Rev Henry Aggrey		
Sir Alexander Elphinston		
Ms Elizabeth Cudjoe	Treasurer	Appointed 24 April 2024
Mr Andrew Northcott		Appointed 24 November 2024

Independent Examiner

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

KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

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 Board would like to extend their heartfelt thanks and appreciation to Mr Steve Watts who has served the Charity faithfully and humbly for the last 14 years and we wish him well for the future. The Board are also pleased to have Ms Elizabeth Cudjoe join us in the role of Treasurer to provide financial guidance with her strong financial background and also Mr Andy Northcott who has volunteered for several years with the Charity and is a local church leader and advocate for the Ladywood area.

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.

The Board are actively seeking new people who would be interested in joining the Board of Trustees. The Board recognise the importance of introducing new members who bring fresh perspective and believe additional members would strengthen the Charity.

All members of the Board 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. If any expenses have been paid to Trustees, these 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.

KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

Ensuring our work delivers our aims

The trustees regularly review the work of the charity, by comparing our progress to the annual plan and receiving half yearly 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:

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

Achievements and Performance this year

We have had another year of increased demand for our services in the community which reflects the challenges being faced by those most vulnerable in the locality. Our year on year contacts have increased to 11,553 (2023: 9,184) showing a 26% increase in support provided through our volunteers and staff team.

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, part funded by Birmingham and Solihull Mental Health NHS Foundation Trust, is commissioned to serve the patients from the Edgbaston & Harborne Networks of 7 Primary Care practices.

In the past year 1,966 (2023: 1,623) individuals and families have directly benefited from our work, which is an increase of 21% from the prior year and is the highest level we have ever served. In 2024, we experienced a full 12 month impact of the extended Listening & Guidance team as well as the pilot for the Men's Space project which commenced towards the end of 2023. Because a lot of our work involves on-going befriending, we have had regular contact with a proportion of these beneficiaries, on average each beneficiary being seen between five to six times a year.

KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

Nearly all our activities are provided free of charge, with two exceptions. The first being some trips during school holidays where we ask for a small subsidy to encourage people to secure their places. Secondly, the Baby Bank Club where membership is offered to existing clients to encourage them to become more independent and less reliant on the services of Baby Banks. The Baby Bank Club offers discounted nappies, baby wipes and formula to members at a significantly reduced price compared to the cost in retail shops.

Those we support represent a broad cross-section of the community, and reflect the diverse neighbourhoods we are working in. Of our contacts 36% identify as White British, the other prominent ethnic groups we work with include African – Black or Black British (15% of contacts), Caribbean – Black or Black British (12% of contacts), with many other ethnic groups being represented in the remaining third of our contacts.

As two 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 38% of our contacts, with a relatively even spread between the remaining age groups, demonstrating that we are succeeding in reaching all parts of the community.

Over a third 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.

Much 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 50s, advocacy and benefits advice in the home for those with mental health difficulties as well as through our Ladywood Community Advice service, neighbourly practical help, support for families who are new to the area – particularly those from refugee and asylum seeker communities - and a GP surgery based chaplaincy service, our Listening and Guidance Service. These activities and the achievements that flow from our work are described as below:

Our 'Karis BeFriends' project, enabling isolated older people to build connections in later life and continue to flourish, has directly supported 174 people this year (2023: 164). We have further extended our work with isolated older people through the launch of the 'Men's Space' pilot in October 2023. This project ran throughout 2024 and reached 78 clients, with our 'Men's Space' project lead establishing a growing table tennis group at the Ladywood Leisure Centre, meeting with 26 clients at home and encouraging them to join in with the new gardening activities, table tennis and the board game café being run at St Germain's Church, Edgbaston.

Our work with children & families, largely focusing on asylum seekers and refugees, has continued to grow, supporting 503 families this year (2023: 499 families). The English for Speakers of Other Language class has continued throughout the year with the creche facility enabling mothers to focus on learning the language and building relationships with others. We had 81 adults (2023: 89 adults) attend the 'Welcome' group, offering an opportunity for social interaction with other young families in similar circumstances. Our Children & Families Worker, Family Outreach Worker and volunteers carried out 83 visits at home (2023: 78) to offer further befriending, practical help and advocacy and 95 families (2023: 108) 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 providing neighbourly help or advice. We planned trips to a softplay during the summer and arranged with Birmingham Botanical Gardens to bring families along to enjoy the gardens and play area, allowing 65 families who would not have gone away during the holidays to have an enjoyable break.

KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

Within the children and families work, we run a Baby Bank which has supported 483 families (2023: 370 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. The Baby Bank Club which launched in 2023 offering essential items – nappies, wipes, formula – to parents at a reduced cost compared to the shops, has continued to thrive with 25 clients seen this year (2023: 17).

Our advocacy and advice project, Ladywood Community Advice, saw 653 adults (2023: 528 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 two Welfare Rights Advisors to support the advocacy & advice work alongside a small team of volunteers. This has allowed more in-depth advice work and scheduled appointments throughout the week to deal with more complex cases. In the current year we have helped those eligible to claim £1.54m (2023: £988k) of financial help to aid their situation. The Karis Befriends Advice project has extended our advocacy and advice to include those suffering poor mental health who struggle to leave the home. Our advice worker supports these clients through a mixture of home visits and telephone support. In 2024, 335 clients (2023: 256) received this support.

The Listening & Guidance service, a part NHS funded project has provided chaplaincy to GP surgeries for 308 patients (2023: 270 patients), supporting people to express issues such as stress, bereavement, depression and dealing with loss. Our Chaplains for Wellbeing provide a safe space for patients to be listened to in a constructive way. Patients 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 has increased patient's wellbeing by an average of 9.01 points.

This year, we were contracted by a local Primary Care Network to take on the social prescribing role at their local GP practices, recognising the long history we have of delivering a model of social prescribing through close work with Primary Care. We took on a Social Prescribing Link Worker to support this new area of work in August and as well as starting to deliver Social Prescribing sessions directly to patients we have been developing new links to help meet the practical and social needs of patients, and investing in good connections with the teams of healthcare professionals within the 3 practices we currently cover.

We continue to provide practical help – in addition to the considerable reach of our Baby Bank - as and when it is needed, 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.

Volunteers

Karis Neighbour Scheme relies heavily on its volunteers in order to achieve these impacts and public benefits. This last year has seen 85 volunteers involved with delivering our projects, providing 1,656 volunteer hours (2023: 1,806 hrs). 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 range, in the most part from the local area but also from other areas across Birmingham. We are very thankful for the support we receive from our volunteers.

KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

Environmental Context

We have continued to see an increase in demand for our services which reflects the impact of the Cost of Living crisis on the communities where we work, this is particularly notable in some of our practical responses to people and families in crisis – such as our Baby Bank provision and the extension to the Baby Bank Club. Within our advocacy work, we also receive regular requests for advocacy around housing issues, whilst we do not have a housing specialist, we host a housing specialist from Shelter once a fortnight and refer our clients onto their support.

Financial review

2024 has seen a small deficit of £1,000. There has been a decrease in restricted funds of £19,000 and an increase in unrestricted funds of £18,000. Total funds by the end of the year amounted to over £216,000.

Reserves Policy

The Board have examined the charity's requirements for reserves in light of the main risks to the organisation. Having reviewed the difficult economic environment for obtaining funding, the Board have agreed a reserves policy whereby the cash backed unrestricted funds should be four and a half months of core expenditure. The Board have made available 12% of this fund towards covering short gaps in project funding with the remaining funds being held to address longer term funding challenges and any liabilities incurred in the closure of projects or activities.

Based on latest board agreed budget projections for the incoming year, reserves have increased to £127,000. Karis Neighbour Scheme has unrestricted funds of £141,000 which are in accordance with the updated policy.

Details of any funds materially in deficit

In 2024 there have been no funds materially in deficit.

Principal Funding Sources

Birmingham City Council was one of the largest funders in the past year, with funding received via the Prevention and Communities grants scheme towards two projects. As part of the B:CAN Partnership the council has funded benefits advice to those with mental health problems and through the Body, Mind and Spirit Partnership we received funding towards our work with older people. Finally, we also received short term funding through the Information Advice and Guidance (IAG) scheme.

Birmingham and Solihull ICB continued to be a major funder this past year through their commissioning of the Listening & Guidance service, alongside funding from Living Well UK who enabled the extension of the work of the L&G chaplains since 2021. Karis Medical Centre further extended this work in 2023 and have funded the equivalent of one full time chaplain this year.

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 Henry Smith Trust with their ongoing support for Ladywood Community Advice.

KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

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. The other major area of expenditure is around resources and activities, which are integral to the delivery of the charity's projects. Salaries, Pension contributions and Social Security costs amounted to £318,776 in 2024 (2023: £251,719). The higher salary costs this year reflect both a cost of living salary increase for all staff and an increase in project staff numbers in the year - with a full year of a Men's Space project workers in 2024 and a full time Social Prescribing Link Worker from August.

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 limited amounts available for investment. A proportion of reserve funds are kept in ethical and accessible savings accounts, which have a small return in terms of interest. 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

Our priority is to sustain our existing activities in the midst of the challenging funding environment, given the continued level of need for all the areas of work we are already involved in - we continue to look for partnerships and ways of working with others in our communities to help strengthen the networks of support that already exist.

The 'Men's Space' pilot project which provides befriending for men aged 50+ who are isolated completed in December 2024 and we hope to continue this work in 2025, building upon the gardening project as well as establishing the table tennis group. We are grateful to Edgbaston Neighbourhood Network Scheme and Ladywood Neighbourhood Network Scheme for helping fund our pilot work and going forward hope to seek funding to cover our activities on a long term scale.

We are also keen to source a small van for the charity which would enable the baby bank to potentially make larger collections and also help support the gardening activities for the Men's Space project.

This year we renewed our Foundation Level 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 within the Charity Sector with very positive feedback received from the assessor.

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 and agreed by the Board to ensure they still comply with best practice.

A full risk register is reviewed at each Board meeting. Meetings are currently held every quarter. 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.

KARIS NEIGHBOUR SCHEME

Trustees' report (including Directors' Report)

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 eight members from a variety of backgrounds relevant to the work of the charity.

Day to day responsibility for the provision of the services rest with the Chief Executive (CEO) along with the individual project leaders. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that the Annual Plan is delivered. The CEO currently line manages the various project leaders 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 of 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 2019 (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 30 April 2015 and signed on its behalf by: Elizabeth Kitchener

Director and Trustee

Name ELIZABETH KITCHENER

KARIS NEIGHBOUR SCHEME

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2024 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.

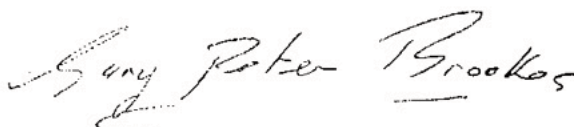
Independent Examiner's Statement

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; or
- (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 BSc
Address	130 Wombourne Park Wolverhampton South Staffs WV5 0LY

Date : 12th May 2025

KARIS NEIGHBOUR SCHEME**Statement of Financial Activities (to include Summary Income and Expenditure Account)
year ended 31 December 2024**

	<u>Notes</u>	Unrestricted funds	Restricted funds 2024	Total Funds	Total Funds 2023
		£	£	£	£
Income					
Voluntary Income	2(a)	45,088	229,268	274,356	244,029
Charitable Activities	2(b)	124	97,944	98,068	57,686
Fundraising		1,371	315	1,686	5,123
Total Income		46,583	327,527	374,110	306,838
Expenditure on					
Charitable activities	3	28,704	346,449	375,153	307,802
Total Expenditure		28,704	346,449	375,153	307,802
Net Income / (Expenditure)		17,879	(18,922)	(1,043)	(964)
Net movement in funds		17,879	(18,922)	(1,043)	(964)
Reconciliation of funds					
Total funds brought forward		142,702	74,860	217,562	218,526
Total funds carried forward		160,581	55,938	216,519	217,562

**

There were no recognised gains or losses for 2024 or 2023 other than those included in the Statement of Financial Activities

** See note 14 for full comparatives for 2023

KARIS NEIGHBOUR SCHEME
Balance Sheet
As at 31 December 2024

	Notes	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible Assets for use by the charity	7		2		2
Current Assets					
Debtors	8	31,211		23,547	
Bank & Cash in hand		242,862		225,185	
		<u>274,073</u>		<u>248,732</u>	
Creditors : Amounts falling due within one year	9	57,556		31,172	
Net Current Assets			216,517		217,560
Total Assets less Current Liabilities			<u>216,519</u>		<u>217,562</u>
Capital Funds					
Restricted Funds	10		55,938		74,860
Unrestricted Funds					
General			160,581		142,702
Total Charity Funds			<u>216,519</u>		<u>217,562</u>

For the year ended 31 December 2024 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 2024 and of its deficit 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 30 April 2025*Elizabeths udj*.....

Trustee name.....*Elizabeths udj*.....

Company number 06595341

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

KARIS NEIGHBOUR SCHEME
Notes to the Accounts
Year ended 31 December 2024

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 (FRS102) applicable in the UK and Republic of Ireland issued in October 2019, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

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 (cont.)
Year ended 31 December 2024

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. Support costs, which include central functions, have been allocated to activity costs categories on a basis consistent with the use of resources. 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. Irrecoverable VAT is charged as an expense against the activity for which expenditure arose. It is categorised under the following headings:

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 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
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(h) Going Concern

The directors have reviewed and consider that the charity remains viable for the year ahead. Funding for the Listening and Guidance service has been secured through funding from the NHS Birmingham & Solihull ICB, Karis Medical Centre and the Living Well Consortium. The work of Karis BeFriends and Karis BeFriends Advice will be significantly supported until 2026 via Thrive Partnership and B:CAN Partnership respectively, from the Birmingham City Council recommissioning of the Prevention and Communities fund. The work of the Advocacy and Children's and Families Projects are reliant on grant applications for which we are hopeful that adequate funding will be obtained for the incoming year. The Men's Space Project is funded for a 12 month pilot and will continue only if additional funding is secured.

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2024

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

	2024		2023
	Unrestricted Funds	Restricted Funds	Total
	£	£	£
B:CAN Partnership	-	32,233	32,233
Thrive Together Birmingham	-	26,700	26,700
Birmingham City Council	-	-	-
Cadburys Trust	-	-	-
BCC - IAG Extension	-	17,898	17,898
The Henry Smith Charity	-	16,000	16,000
The Tramore Trust	15,000	-	15,000
Martin Carter Associates	-	13,500	13,500
Hinchley Charitable Trust	-	12,000	12,000
PHP Properties	-	10,000	10,000
St Germain's Church	-	9,800	9,800
Hortons SPC	-	8,000	8,000
The Eveson Trust	-	8,000	8,000
Karis Medical Centre	-	7,000	7,000
Stewardship	-	5,704	5,704
Charles Hayward Foundation	-	5,000	5,000
Edgbaston NNS	-	5,000	5,000
Garfield Weston	-	5,000	5,000
Gas Street - Love Your Neighbour	5,000	-	5,000
Ridgeons Family Endowed Fund	5,000	-	5,000
The Grantham Yorke Trust	-	-	-
Morrisons Foundation	-	-	-
Ladywood NNS	-	4,871	4,871
Trusthouse Charitable Trust	-	4,167	4,167
The Roger & Douglas Turner Charitable Trust	-	4,000	4,000
Birmingham City Council WFAF	-	3,000	3,000
The Sheldon Trust	-	3,000	3,000
BCC - NDSU	-	-	-
Interest	6,151	-	6,151
Gift Aid tax	1,720	253	1,973
Small grants and Donations	12,217	28,142	40,359
	<u>45,088</u>	<u>229,268</u>	<u>274,356</u>
			<u>244,029</u>

2(b). Income from charitable activities

	2024		2023
	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Service Provision	124	95,941	96,065
Baby Bank Club	-	2,003	2,003
	<u>124</u>	<u>97,944</u>	<u>98,068</u>
			<u>57,686</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2024

3. Charitable Activities

Analysis of Expenditure

	2024	2023
	£	£
Salaries, pension contributions and social security costs	318,776	251,719
Resources and activities	23,708	24,900
Rent & Room Hire	6,600	6,100
Telephone & Postage	2,312	2,526
Office Expenses	1,931	2,141
Consultancy Fees	1,300	-
Light Heat & water	4,980	4,980
Insurance	2,790	2,293
Training & Supervision	3,835	3,052
Governance costs	1,910	1,813
Travel	1,623	1,858
Computer costs and software	1,441	557
Maintenance and small equipment	1,587	3,808
Cleaning	720	720
Payroll Costs	989	826
Volunteers	238	206
Recruitment	413	303
	<u>375,153</u>	<u>307,802</u>

4. Governance Costs

	2024	2023
	£	£
Accounts preparation and independent examination	1,300	1,200
Professional Fees	610	613
	<u>1,910</u>	<u>1,813</u>

5. Employees

Wages & Salaries	289,881	231,367
Social Security Costs	14,965	9,747
Pension Costs	13,930	10,605
	<u>318,776</u>	<u>251,719</u>

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

Charitable activities	17	14
	<u>17</u>	<u>14</u>

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

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2024

6. Trustees' and key management personnel remuneration expenses

Mrs H Watts - Chaplain for Wellbeing	Gross	20,001	19,258
	Ers Pension	1,000	963
		<u>21,001</u>	<u>20,221</u>
Mrs E Northcott - Children and Families Project Lead	Gross	3,515	-
	Ers Pension	176	-
		<u>3,691</u>	<u>-</u>

7. Tangible Fixed Assets for use by the Charity

	Equipment	
	£	£
Cost		
At 1 January 2024	30,262	30,262
At 31 December 2024	<u>30,262</u>	<u>30,262</u>
Depreciation		
At 1 January 2024	30,260	30,260
Charge for Year	-	-
At 31 December 2024	<u>30,260</u>	<u>30,260</u>
Net Book Values		
At 31 December 2024	<u>2</u>	<u>2</u>

8. Debtors

	2024	2023
	£	£
Gift Aid tax	6,473	4,500
Income Due	24,738	19,047
	<u>31,211</u>	<u>23,547</u>

Income Due

NHS Birmingham & Solihull	5,920	5,022
Bath Row Medical Practise	15,545	-
Karis Medical Centre	2,748	2,374
B:CAN Partnership	-	8,267
P&C: IAG Extension	-	2,266
Undeposited Donations	525	118
Legacy donation	-	1,000
	<u>24,738</u>	<u>19,047</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2024

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

	2024	2023
	£	£
Creditors	472	705
Accruals	2,023	1,948
Employment Taxation and Social Security	36	3,602
Deferred Income	55,025	24,917
	<u>57,556</u>	<u>31,172</u>

Deferred Income

Hinchley Charitable Trust	5,000	5,000
The Henry Smith Charity	16,000	-
Trusthouse Charitable Trust	20,833	-
BCC - Winter Food Aid Fund	-	3,000
BCC - Warm Spaces Grant	1,000	-
Living Well UK	4,167	4,167
Karis Medical Centre	-	1,750
Garfield Weston Charity	-	5,000
Sheldon Trust	3,000	3,000
Saintbury Trust	1,000	-
Joseph Hopkins Trust	1,000	-
Thrive Together Birmingham	800	-
The Grimmitt Trust	-	2,000
Baron Davenports' Charity	-	1,000
Citizen Housing Local Fund	2,000	-
Heinz Anna & Carol Kroch Foundation	225	-
	<u>55,025</u>	<u>24,917</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2024

10. Fund Reconciliation

	Fund Balances 1 January 2024	Incoming resources	Outgoing resources	Transfers	Fund Balances 31 December 2024
	£	£	£	£	£
KBF Advice	6,601	28,689	34,235	-	1,055
Advocacy	-	60,700	46,689	-	14,011
Listening and Guidance	10,835	96,808	96,997	-	10,646
Karis Befriends	8,216	49,399	51,050	-	6,565
Children and Families	20,486	60,196	66,826	-	13,856
Men's Space	23,627	14,891	34,115	-	4,403
SPLW	-	15,546	15,239	-	307
INT Pilot	-	787	787	-	-
Practical Work	5,095	11	11	-	5,095
Core Costs	-	500	500	-	-
Total restricted	<u>74,860</u>	<u>327,527</u>	<u>346,449</u>	<u>-</u>	<u>55,938</u>
Unrestricted reserves					
General funds	123,349	46,583	28,704	-	141,228
Designated funds	19,353	-	-	-	19,353
Total unrestricted	<u>142,702</u>	<u>46,583</u>	<u>28,704</u>	<u>-</u>	<u>160,581</u>
Total Funds	<u>217,562</u>	<u>374,110</u>	<u>375,153</u>	<u>-</u>	<u>216,519</u>

The designated fund balance is the remaining funds from a legacy donation which the Trustees have set aside to be used toward specific project work.

11. Taxation

As a charity, Karis Neighbour Scheme is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2024

12. Commitment under operating leases

Karis Neighbour Scheme had annual commitments under non cancellable leases:

	2024	2023
	Equipment	Equipment
	£	£
Operating lease payments are as follows:		
Within one year	11,218	10,894
In one to two years	2,823	3,094
In two to five years	-	2,553
	<u>14,041</u>	<u>16,541</u>

The services contract payments are for a property rental, photocopier, phone system and business level broadband supply.

13. Net Assets Between Funds

	Unrestricted	Restricted	Total
	funds	funds	
	£	£	£
Tangible Fixed assets	2	-	2
Current assets	162,023	111,996	274,073
Creditors amounts falling due within	(1,444)	(56,059)	(57,556)
	<u>160,581</u>	<u>55,937</u>	<u>216,519</u>

KARIS NEIGHBOUR SCHEME
Notes to the Accounts (cont.)
Year ended 31 December 2024

14. SOFA Previous years Comparatives

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Funds 2023 £
Income				
Voluntary Income	2(a)	44,807	199,222	244,029
Charitable Activities	2(b)	825	56,861	57,686
Fundraising		1,824	3,299	5,123
Other Income				-
Total Income		<u>47,456</u>	<u>259,382</u>	<u>306,838</u>
Expenditure on				
Charitable activities	3	46,435	261,367	307,802
Total Expenditure		<u>46,435</u>	<u>261,367</u>	<u>307,802</u>
Net Income		<u>1,021</u>	<u>(1,985)</u>	<u>(964)</u>
Transfers between funds		(20,030)	20,030	-
Net movement in funds		<u>(19,009)</u>	<u>18,045</u>	<u>(964)</u>
Total funds brought forward		161,711	56,815	218,526
Total funds carried forward		<u>142,702</u>	<u>74,860</u>	<u>217,562</u>