Charitable Incorporated Organisation – Registered No. - 1183787

CaBiC

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD 1st January 2025 TO 31ST DECEMBER 2025

CaBiC

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CHARITY INFORMATION
FOR THE PERIOD ENDED 31ST DECEMBER 2025

REGISTERED NAME:	CaBiC
TRUSTEES:	Rev Brian Dunlop Christine Wisdom Rachel Cottell Gillian Ford (appointed 15th July 2025) Stuart Hutton
PRINCIPLE OFFICE:	6 Bath Mews, Bath Parade Cheltenham, Gloucestershire GL53 7HL
REGISTERED CHARITY NUMBER:	1183787
BANKERS:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

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REPORT OF THE TRUSTEES
FOR THE PERIOD ENDED 31ST DECEMBER 2025

The Trustees present their report together with the financial statements of the Charity for the year ended 31st December 2025.

The accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, applicable to charities registered in England and Wales that are not companies and whose gross income is not greater than £250,000.

OBJECTIVES AND ACTIVITES

Objectives

The Objectives of the Charity are to act for the public benefit in the Cheltenham District and Bishop's Cleeve Output area and such other areas in England and Wales as the Charity Trustees may decide from time to time:

1. The advancement of the Christian faith for the benefit of older people, their families, and carers by:

    a) Holding services, prayer meetings and bible studies
    b) Identifying and serving the pastoral and spiritual needs of older people, their families, and carers, and,
    c) Supporting and training local church communities to achieve (a) and (b) above for the public benefit.

2. The relief of need amongst older people by working with local agencies and communities to identify and serve the pastoral and spiritual needs of such older people, their families, and carers.

Activities

Our focus remained on care homes during the year. We maintained our relationship the existing care homes delivering, praise services, Holy Communion and Messy Vintage sessions. We also continued to email a written service to an increasing number of care homes. During the year our new Administrator became familiar with the charity's activities, organised necessary action on DBS checks and safeguarding training. She developed communications with the volunteers and organised a social event for them to build a sense of team. We began to have request for befriending from individuals.

Achievements and Performance

The year was mainly one of consolidation and introducing more formal procedures and monitoring of metrics. We joined a meeting with the national Anna Chaplaincy lead and the Diocesan head of Mission and Ministry to explore how we might help Anna Chaplaincy develop elsewhere in the Diocese. We continue to support BRF Ministries at a National level.

The way ahead
A Messy Vintage planning group is being set up. We will continue to seek more trustees to ensure succession and a broader skill set. We will continue to explore how we might best provide befriending in the community

FINANCIAL REVIEW

Total income for the period was £3,635.03, with expenditure of £5,837.47. Unrestricted reserves were £11,613.42 on 31st December 2025.

Reserves Policy
The Trustees have reviewed their policy, considering guidance by the Charity Commission, so as to establish an acceptable level of reserves which is the cornerstone of prudent financial management of the Charity. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives, even if there is a temporary shortfall in income or unexpected expenditure and will endeavour not to set aside funds unnecessarily.

The aspiration of the Trustees is to hold sufficient funds whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity represent between three and six months of running costs. This amount will be assessed through the current business plan is estimated to be between £3,000 to £6,000.

Our current reserves on 31st December 2024 were £11,613.42.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document
The charity was registered on 7th June 2019 as a Charitable Incorporated Organisation (CIO) and began operating then. It is governed in accordance with the constitution submitted to the Charity Commission and agreed as of that date.

Trustees
Trustees are elected and removed by the existing Board of Trustees. The maximum number of Trustees shall be 12 and the minimum shall be 3. The current number of Trustees is 5 as of 31st December 2025.

Trustees are recruited for various skills they bring to the organisation and for their diversity in churchmanship and denomination. New Trustees will be issued with an induction pack, encouraged to undergo training, and will be invited to visit a number of places during their first year to gain knowledge of the value of the service we aiming to provide.

The Board of Trustees has been meeting quarterly and will continue to meet at least four times a year for formal business at which long-term strategy, current direction and finance will be considered. In addition to this there are occasional ad hoc meetings arranged to consider specific topics, for example, policy development and review.

The CaBiC administrator provides a regular update on activities and achievements for each Trustee meeting and attends these to take minutes, maintains metrics and records and monitors compliance.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are required under Charity law to prepare financial statements for each financial year.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with applicable laws and regulations. They are also responsible for ensuring that the Charity maintains an adequate system against loss or unauthorised use to prevent and detect fraud and other irregularities.

INDEPENDENT EXAMINER

The gross income of the charity is below the £25,000 threshold which required an independent examination. As such the Trustees have chosen not to appoint an independent examiner.

On Behalf of The Board



Revd Brian Dunlop, Chair

Date: 15th September 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2025	To	Period end date 31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Inidividual Donations	3,168	-	-	3,168	3,223
Church / Organisation Donations	193	-	-	193	1,564
CAF Donate / Transfers	248	-	-	248	-
Interest Received	26	-	-	26	28
Course Donation Fees	-	-	-	-	69
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	3,635	-	-	3,635	4,884
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	3,635	-	-	3,635	4,884
A3 Payments					
Bank Fees	67	-	-	67	70
Salaries	3,485	-	-	3,485	4,010
Operational Expenses	1,660	-	-	1,660	1,420
Insurance	625	-	-	625	610
Accountants	-	-	-	-	216
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	5,837	-	-	5,837	6,326
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	5,837	-	-	5,837	6,326
Net of receipts/(payments)	- 2,202	-	-	- 2,202	- 1,442
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 2,202	-	-	- 2,202	- 1,442

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank	11,613	-	-
		-	-	-
		-	-	-
	Total cash funds	11,613	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Brian Dunlop	**Brian Dunlop**	15·9·2026
	Stuart Hutton	**Stuart Hutton**	15-9-2026