

REGISTERED COMPANY NUMBER: 04247153 (England and Wales)
REGISTERED CHARITY NUMBER: 1089505

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2012
FOR
A CALL TO BUSINESS



ADDICUS
Chartered Accountants
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A CALL TO BUSINESS

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FOR THE YEAR ENDED 31 July 2012

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REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 July 2012**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04247153 (England and Wales)

Registered Charity number

1089505

Registered office

Dixon House
72-75 Fenchurch Street
London
EC3M 4BR

Trustees

P N Szkiler
N J Szkiler
A Taylor
M Gianni
M Christenson
I Tanner
Mrs L A Thompson

Company Secretary

Miss M A Sutton

Independent Examiner

ADDICUS
Chartered Accountants
1 Winchester Place
North Street
Poole
Dorset
BH15 1NX

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error

A CALL TO BUSINESS

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 July 2012**

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the charity are as follows

To provide support to Christians working in the business sector through the provision of discipleship training courses and networking opportunities and by promoting the establishment of prayer groups

To organise talks, seminars and other evangelistic conferences aimed at making known the Gospel of Jesus Christ in the marketplace

To promote the importance of the family and accordingly to encourage businesses to support working practices which enable individuals to strike a healthy balance between work and home life

To provide advice, resources and services to those affected by social and economic circumstances including the set-up or administration of any educational establishments

To develop and maintain development projects in small scale economic developments including the establishment of a credit union or other microfinance initiatives

To establish mentoring programmes to equip people for life and to provide programmes to help the reintegration of marginalised and excluded peoples back into society

To facilitate encourage and empower men and women into work through the provision of various support initiatives

To develop equip and empower people to be people of integrity in order to face the challenges associated with their roles in society

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The work of A Call to Business has continued to expand during the past year, receiving requests for relationship, mentoring and business advice from many nations. We have sought to respond to these requests through media resources, small groups, seminars and personal mentoring. In the UK links with like-minded people in various parts of the country has enabled us to link people with others in their own locality, as well as encouraging people to take the initiative and form their own "mutual mentoring" groups

We remain committed to provide free resources, particularly via our website, and to this end a new teaching series was produced over a period of six months, and is now freely available for download on the website. We continue to look for ways to be more effective in communication and resource, and plans were laid down for a major conference to be held in London towards the end of 2012

A Call to Business has continued its initiatives in Sierra Leone through business and development work. The microfinance business has continued to flourish, and it is now planned to actively investigate upsizing this in the coming year. The Junior Secondary School established in 2010 continues to grow, with some 300 students, and the first group of students is now working towards their public exams, hopefully to graduate on to Senior Secondary level education. In January 2012 work began on a new home for the small orphanage supported by A Call to Business, aiming to complete all work and move the children in during the first part of 2013

A modest pilot microfinance initiative has been set up in India, with remote assistance and provision provided from London. We were also able to assist a microfinance business in Kyrgyzstan with connections to capital and mentoring

Fundraising activities

There have been no special fund-raising activities, the charity continuing to be supported by personal and business donations

A CALL TO BUSINESS

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 July 2012**

FINANCIAL REVIEW

Overall position

Income has been maintained to meet all expenses and we are confident that this will continue

FUTURE DEVELOPMENTS

In the next year we anticipate hosting a major international conference in London, to gather people from around the world as promised in "The call to business" DVD made in 2007 to hear the stories of people's journeys. We are planning further "expo trips" to Sierra Leone, providing the opportunity for business people to see first-hand the potential of a nation returning to strength and how their specific expertise and experience may play a part in that recovery. One such visit in the planning stage is for a group of educators to investigate the possibilities of passing on their expertise through teacher training and/or establishing an international school. We have also received invitations to other nations, including Kenya and Kyrgyzstan, which are under consideration.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD



P N Szkiler - Trustee

27 February 2013

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
A CALL TO BUSINESS**

I report on the accounts for the year ended 31 July 2012 set out on pages six to thirteen

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act), and
- to state whether particular matters have come to my attention

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

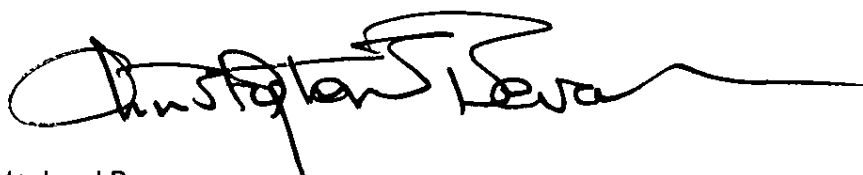
Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006, and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities

have not been met, or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Christopher J Bevan
ICAEW
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1 Winchester Place
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Dorset
BH15 1NX

27 February 2013

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STATEMENT OF FINANCIAL ACTIVITIES **FOR THE YEAR ENDED 31 July 2012**

		2012 Unrestricted funds £	2011 Total funds £
INCOMING RESOURCES	Notes		
Incoming resources from generated funds			
Voluntary income		298,633	117,839
Activities for generating funds	2	4,645	7,448
Investment income	3	778	53
Other incoming resources		7,439	38,956
Total incoming resources		311,495	164,296
 RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income		2,320	1,295
Charitable activities			
Promotion of Christian Awareness		132,707	113,057
Provision of services in Sierra Leone		87,725	66,896
Governance costs		13,851	8,313
Total resources expended		236,603	189,561
 NET INCOMING/(OUTGOING) RESOURCES		74,892	(25,265)
 RECONCILIATION OF FUNDS			
Total funds brought forward		258,456	283,721
 TOTAL FUNDS CARRIED FORWARD		333,348	258,456

The notes form part of these financial statements

A CALL TO BUSINESS**BALANCE SHEET**
At 31 July 2012

		2012 Unrestricted funds £	2011 Total funds £
FIXED ASSETS	Notes		
Intangible assets	7	-	12,887
Tangible assets	8	781	967
Investments	9	119	125
		<u>900</u>	<u>13,979</u>
 CURRENT ASSETS			
Debtors	10	20,068	20,248
Investments	11	350,623	231,178
Cash at bank		130,908	22,641
		<u>501,599</u>	<u>274,067</u>
 CREDITORS			
Amounts falling due within one year	12	(169,151)	(29,590)
		<u>332,448</u>	<u>244,477</u>
 NET CURRENT ASSETS			
		<u>332,448</u>	<u>244,477</u>
 TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>333,348</u>	<u>258,456</u>
 NET ASSETS			
		<u>333,348</u>	<u>258,456</u>
 FUNDS	13		
Unrestricted funds		333,348	258,456
 TOTAL FUNDS		<u>333,348</u>	<u>258,456</u>

The notes form part of these financial statements

A CALL TO BUSINESS

BALANCE SHEET - CONTINUED

At 31 July 2012

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 July 2012

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 July 2012 in accordance with Section 476 of the Companies Act 2006

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved by the Board of Trustees on 27 February 2013 and were signed on its behalf by



P N Szkiler -Trustee

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31 July 2012**

A CALL TO BUSINESS

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED **FOR THE YEAR ENDED 31 July 2012**

3. INVESTMENT INCOME

	2012	2011
	£	£
Interest received	<u>778</u>	<u>53</u>

4. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting)

	2012	2011
	£	£
Depreciation - owned assets	260	322
Surplus on disposal of fixed asset	(7,439)	(38,956)
Production costs amortisation	<u>15,064</u>	<u>16,933</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2012 nor for the year ended 31 July 2011

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 July 2012 nor for the year ended 31 July 2011

6. STAFF COSTS

	2012	2011
	£	£
Wages and salaries	<u>18,643</u>	<u>12,600</u>

7. INTANGIBLE FIXED ASSETS

	Production costs £
COST	
At 1 August 2011	84,663
Additions	<u>2,177</u>
At 31 July 2012	<u>86,840</u>
AMORTISATION	
At 1 August 2011	71,776
Charge for year	<u>15,064</u>
At 31 July 2012	<u>86,840</u>
NET BOOK VALUE	
At 31 July 2012	<u>-</u>
At 31 July 2011	<u>12,887</u>

A CALL TO BUSINESS

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED **FOR THE YEAR ENDED 31 July 2012**

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 August 2011	7,006
Additions	74
At 31 July 2012	<u>7,080</u>
DEPRECIATION	
At 1 August 2011	6,039
Charge for year	260
At 31 July 2012	<u>6,299</u>
NET BOOK VALUE	
At 31 July 2012	<u>781</u>
At 31 July 2011	<u>967</u>

9. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 August 2011	125
Disposals	(6)
At 31 July 2012	<u>119</u>
NET BOOK VALUE	
At 31 July 2012	<u>119</u>
At 31 July 2011	<u>125</u>

The company's investment in A Call to Business Trading Limited is held in Sierra Leone

The company's investments at the balance sheet date in the share capital of companies include the following

A CALL TO BUSINESS

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED **FOR THE YEAR ENDED 31 July 2012**

9. FIXED ASSET INVESTMENTS - continued

A Call to Business Trading Limited
Country of incorporation Sierra Leone
Nature of business Micro finance

Class of share	% holding	2012 £	2011 £
Ordinary shares	23		
Aggregate capital and reserves		(30,200)	(16,658)
Profit/(loss) for the year		854	(55,804)

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2012 £	2011 £
Amounts owed by group undertakings	-	18,109
Other debtors	20,068	2,139
	<u>20,068</u>	<u>20,248</u>

11. CURRENT ASSET INVESTMENTS

	2012 £	2011 £
Unlisted investments	<u>350,623</u>	<u>231,178</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2012 £	2011 £
Amounts owed to group undertakings	9,654	-
Other creditors	159,497	29,590
	<u>169,151</u>	<u>29,590</u>

13. MOVEMENT IN FUNDS

	At 1 8 11 £	Net movement in funds £	At 31 7 12 £
Unrestricted funds			
General fund	258,456	74,892	333,348
TOTAL FUNDS	<u>258,456</u>	<u>74,892</u>	<u>333,348</u>

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 July 2012

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	311,495	(236,603)	74,892
TOTAL FUNDS	<u>311,495</u>	<u>(236,603)</u>	<u>74,892</u>