

CABA

Chartered Accountants'
Benevolent Association

Impact 2007

- ✱ £929,000 of direct aid
- ✱ 364 households supported
- ✱ 45 new financially-supported beneficiaries
- ✱ 561 attended stress management and well-being courses
- ✱ 7,746 used YouCount online
- ✱ 400 used YouCount's telephone helpline
- ✱ Helping in 22 countries



President's Statement

I undertook the Presidency of CABA in June 2007, at a busy time of great change and development.

Highlights of the year were:

- the introduction of bespoke seminars on 'Risk Assessment of Stress in the Workplace';
- moving into larger premises in August, providing excellent training facilities and accommodation for new initiatives;
- an excellent Conference held for all volunteers;
- the strengthening of our management team;
- a substantial increase in the level of our basic grants – indeed we believe we were instrumental in lobbying government which led to changes in legislation which allowed this, and
- the introduction of new services both within and outside the UK.

In addition, research on the top 10 benevolent funds for professionals, has shown that CABA is at the forefront of benevolence in terms of the range of services and the level of support we provide.

Progress made in 2007 has built on the excellent work undertaken by my predecessors and the Trustees of CABA, both past and present.

I owe them a huge debt of thanks, as I do to the large number of volunteers who give so generously of their time. Without their support of the work we do, our task would be much more difficult.



I also extend my thanks to our donors for their support without which we would not be in the strong position we find ourselves today.

This, our first Impact Report, highlights the real differences we make to those who approach us for information, advice, training, emotional and financial support. As a result, I sincerely hope that you will include CABA as an integral support for you and your family.

John Heskett

Chief Executive's Statement

CABA enters 2008 in a strong position but not without challenges ahead.

Assets in excess of £80 million mean that we are able to look to expand our services. CABA has introduced new support projects and hopes to expand its offering; the ICAEW at the same time is developing its international membership.

This membership drive may well increase the call on CABA's funds in future years, as many of these new members will not be able to rely on state welfare systems as provided in the UK.

The combination of further falls in donations and new initiatives means that we expect to move from a small surplus to a deficit in 2008.

The next five years will be a time of evolution, rather than one of radical change. We want to be the first place Chartered Accountants, former members and their families turn to in their time of need.

In 2008, we are piloting a debt advice and support service together with a support programme for ACA Students, who have not previously been eligible for our assistance.

These services follow on from our very successful introduction of YouCount and our Stress Management and Well-being training programme, specifically designed for the profession. A second training programme has been developed for senior management on the risks associated with stress in the workplace.



For the first time, CABA will be delivering training outside the UK, in Cyprus in July 2008 and we anticipate this training will be delivered outside the UK in further locations.

In 2008, we will be researching what support we can give in the fields of Nursing, Residential and Health care support.

It is a real privilege for all of us at CABA to be entrusted with the stewardship of an organisation with such a long and well-respected history and one which is leading the way in the level of support provided.

I would like to thank the staff, for their dedication and commitment in supporting you in such a variety of ways – CABA should be considered 'a friend in need' and we believe we can, and do, make a real difference.

David Barker

The CABA Approach

We seek to provide a high-quality, confidential, bespoke service. We offer our beneficiaries the necessary support to solve their problems whilst avoiding unnecessary dependency.

We help our beneficiaries by providing:

Financial support

- On-going support
- One-off grants
- Morale boosters
- Holidays
- Respite care

Non-financial support

- Stress and Well-being training
- YouCount helpline and website
- Signposting to other sources of help and partnerships
- Visiting support from our volunteers

Research

- Into the need for new services

We treat every applicant as an individual. CABA is independent of the ICAEW and applicant and beneficiary data is completely confidential.

CABA currently supports people in 22 countries.

Eligibility for support is the same wherever you are in the world. The UK offers unusually high levels of state and medical support, which is not always available elsewhere. For some members, our support is the only income available to them.

In 2008, CABA's training will be offered outside the UK for the first time, representing a significant step forward.

July 2008 sees our successful Stress Management training delivered in Cyprus and other countries have also expressed an interest in the courses. Cyprus represents the fifth largest concentration of ICAEW members outside the UK.

Financial Support

In 2007, CABA provided financial support to 364 households.

On-going support

On-going or long-term support is provided on an annual basis, to households on a low annual income. Dependent upon each household's circumstances, grants are made of between £100 and £17,000 per annum.

Mrs L first approached CABA following the sudden death of her husband.

CABA was able to help her move to a smaller, more manageable property with lower maintenance costs, in addition to providing regular, on-going financial assistance.

Despite frequent bouts of ill-health, Mrs L remains cheerful and is an inspiration to us all. She is always pleased to receive a call from her case officer.

"It is not just the financial support that has kept me going but the emotional support too. My case officer always takes the time to listen to my concerns and reassures me when I am worried about something.

I was delighted to be visited in my home a few years ago and hope to have another visit soon. The Association has been a tower of strength and I really don't know how I would have managed without their support – thank you from the bottom of my heart."

One-off grants

In 2007, one-off grants were made ranging in size from less than £100 to over £20,000. These grants have helped to purchase wheelchairs, bathroom adaptations and modifications and repairs which have allowed people to maintain their independence with dignity. Short-term financial and pastoral support is available to those with temporary difficulties such as unemployment or convalescence.

CABA provided 40 new fully-expensed loan grants. The value of loans at the end of the year was £705,517 to a total of 83 borrowers. Most of these are used for important building, adaptation and repair work to homes. The largest such loan was for £40,000.

Mr L had made provisions for his retirement but unexpected medical needs left him with costs he had not planned for.

In need of an electric wheelchair and 24-hour care, he turned to CABA for help. The Association provided a grant to cover the cost of necessary conversions to the family home.

"We are so grateful to have been put in touch with CABA, who have taken the worry out of some of the many extra expenses which we suddenly needed, to make life run smoothly. Of course we don't know what lies ahead – none of us do – but one thing we do know is that if, in future, we need any more specialist equipment to help make daily tasks easier, CABA will be there to help in any way it can."

Morale Boosters and Respite Care

Hampers, Holidays and Respite Care

£27,585 on Christmas and Easter hampers

£4,227 on birthday gifts

CABA sent 154 people on holiday in 2007, at a cost of £49,125

CABA provides grants of up to £2,000 for respite care

A small but significant element of our financial support work is by helping to boost their morale and confidence.

We do this by providing food hampers at Christmas and Easter and by donations of £25 on birthdays.

We also know the value of allowing people to take a break and we spend up to £350 per person to send whole families on a break.

CABA's holiday grants enabled Mr and Mrs N to get away when Mr N was suffering from Huntington's Chorea, an incurable disorder of the nervous system. Sadly, Mr N died last year and his widow told us:

"The support CABA gave to my husband and indeed the whole family, during his illness was inconceivable. It is not possible to put into words exactly what that holiday meant to us all – spending some quality time together, away from reality, was truly precious.

As a family, we have enjoyed some wonderful times together but it is our holiday in Edinburgh that will remain in our hearts forever. The memories we have are priceless – saying thank you just doesn't seem enough!"

Respite care is a small but growing service which will be used by many more of our beneficiaries in the coming years, allowing those in a caring relationship to take a much-needed break.

CABA's Respite Care Service helps Mr. F. Diagnosed with Multiple Sclerosis at the age of 35, he became reliant on a wheelchair and needed the help of a full-time carer. Mr. F's elderly parents live nearly 100 miles away and the family seldom see one another.

With CABA's assistance, Mr. F is able to visit a care home close to his parents' home in Devon, three times a year. This enables him to enjoy some quality time with family and friends in lovely peaceful surroundings.

"I cannot express how much these breaks mean to me. I have just got back from my last 'holiday' and my parents were able to visit me three times during the week. I know it is a comfort to them to be able to see me. It also means that my full-time carer has a well-deserved and much needed break and we are all able to pick up the threads of life feeling refreshed."

Non-Financial Support

Stress Management and Well-being training

CABA delivered its own Stress Management and Well-being training course to 561 delegates in 2007.

“Good course – a must for professionals.” – FCA delegate, 2007

This was designed specifically for Chartered Accountants, in recognition that one person in four will suffer from mental health problems at some point in their lives¹ and work-related stress costs the UK economy £100Bn a year².

The training is available **free of charge** to groups of Chartered Accountants, working in business or practice.

Additionally, a new course was developed for Senior Partners, Managers and HR Managers, looking at the risks to business if stress is not dealt with appropriately.

“I found the course very useful on a personal level but more importantly our staff reacted in a positive way.” – In-house course delegate, 2007

1: Figure from ReThink 2: Figure from MIND

YouCount

CABA provides the YouCount service, giving advice and counselling 24/7

7,746 people visited the YouCount website in 2007 (2006: 2528)

400 calls were made to the YouCount helpline (2006: 513)

15 per cent of our calls were from outside the UK

YouCount is offered as a website www.youcount.org.uk and as a helpline 0800 107 6163.



The image shows the YouCount logo, which consists of a stylized 'C' shape in blue and pink, with a pink dot in the center. Below the logo is the text 'YouCount' in blue and pink, followed by the website address 'www.youcount.org.uk' in pink. To the right of the logo is a list of services offered, each preceded by a blue dot: Addictions, Bereavement, Bullying, Debt, Gambling, Health and Well-being, Relationships, and Stress. At the bottom of the image is a dark blue banner with the phone number '0800 107 6163' in white.

- Addictions
- Bereavement
- Bullying
- Debt
- Gambling
- Health and Well-being
- Relationships
- Stress

0800 107 6163

The telephone service is also available overseas on +44 1455 255038 and the counsellors will call back if necessary.

The apparent drop in calls to the helpline should be contrasted against the huge rise in visits to the website. Research suggests that many respondents prefer the anonymity of online research.

Ms A, FCA, did not know whether she could use the YouCount helpline – her partner was not a Chartered Accountant but he was the one being bullied. A problem at work had reached the point where he dreaded getting out of bed in the mornings.

“I was desperate. The counsellor was very helpful; she suggested various strategies that William could put in to place to help him deal with each instance as it occurred.

It was also suggested that he request a copy of his staff handbook so that he knew what the appropriate procedure would be should he decide to pursue a formal complaint... [my partner] is regaining his confidence and he now feels better equipped to deal with the situation.

Thank you CABA, for providing the helpline – the advice and support given has been invaluable. William was heading for a breakdown – you helped him, help himself.”

Signposting and Partnerships

CABA has links with dozens of other charities and support services. In 2007 we helped people access debt advice, career counselling, nursing home fees advice, and many more.

Mr T, FCA:

"At the time of approaching CABA, I had huge credit card debts in addition to tens of thousands of pounds in outstanding loans.

Although the Association was unable to assist me with my outstanding debts, the support they gave me was invaluable. They put me in touch with the Citizen's Advice Bureau and with the help of a Debt Management Agency, we negotiated a reduced payment plan with my creditors.

The peace of mind and relief this has given me is unbelievable. I would urge anybody who has a problem, to seek help as early as possible. If I had contacted CABA sooner, I would have saved myself a lot of heartache – I cannot begin to describe what a difference that call has made to my life."

Whilst Mr T was able to access help from the Citizen's Advice Bureau, the service is currently overwhelmed by such requests. CABA is piloting its own debt advice and support service in three Districts – the service is currently available to all financially supported beneficiaries and to members, former members and their respective spouses in the three Districts selected.

Through specialist consultants, we also provide an advice service to assist beneficiaries in returning to the workplace.

Mr B, ACA:

"I am truly grateful for the financial assistance CABA gave me during my time as a beneficiary.

I am equally grateful for the provision of the career consultancy service which, in no small part assisted me in finding suitable employment. The Association is 'tuned in' to the needs of its stakeholders and this is evident by the range of services now available."

CABA has close links with **nhfa** (Nursing Homes Fees Agency), which provides expert advice on how to plan for supported care and tax efficient ways to do this.

For further information, please follow the link to 'nhfa' on the CABA website.

Volunteers

CABA is supported across the world by a network of 227 volunteer visitors, known as Referees. 37 of these are based outside the UK.

They visit beneficiaries and advise us on the need for any additional assistance. In addition, a small number of Chartered Accountant 'Confidantes' have been undergoing intensive and in-depth training and will shortly be providing confidential support on the telephone. This is part of a programme which is developing new volunteering opportunities in 2008.

CABA held its second two-day Volunteers' Conference in 2007, at which volunteers indicated they would be willing to act in a befriending capacity and we will be researching this service.

Research and Awareness

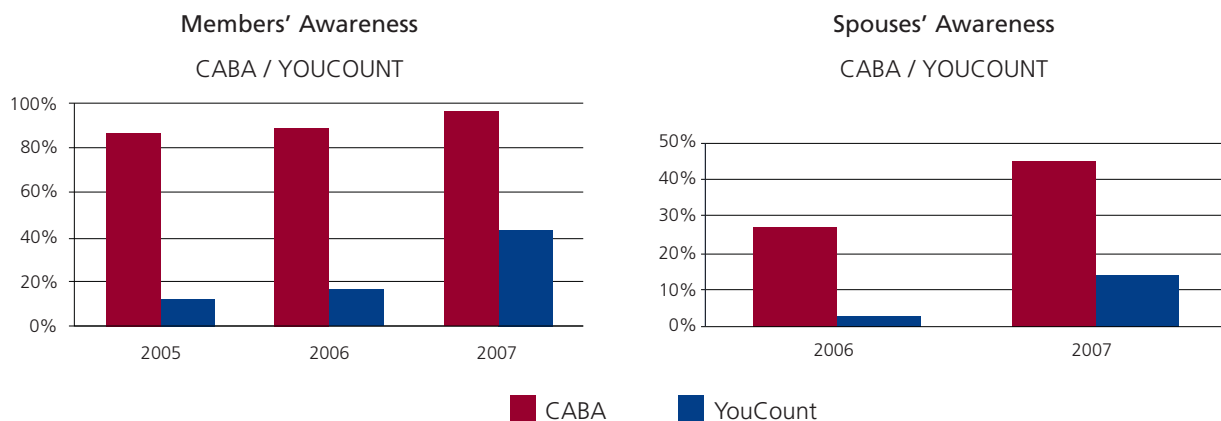
We conduct annual research into the effectiveness of our services.

92% of financially supported beneficiaries are satisfied with the overall service provided by CABA (2006: 92%)

96% of ICAEW members have heard of CABA (2006: 89%)

42% of ICAEW members are aware of YouCount (2006: 17%)

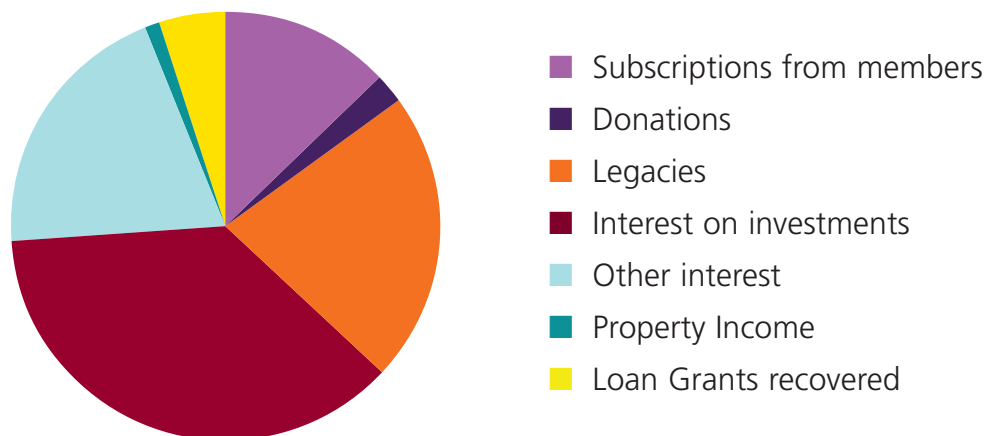
Awareness of the services provided also increased significantly during the course of the year.



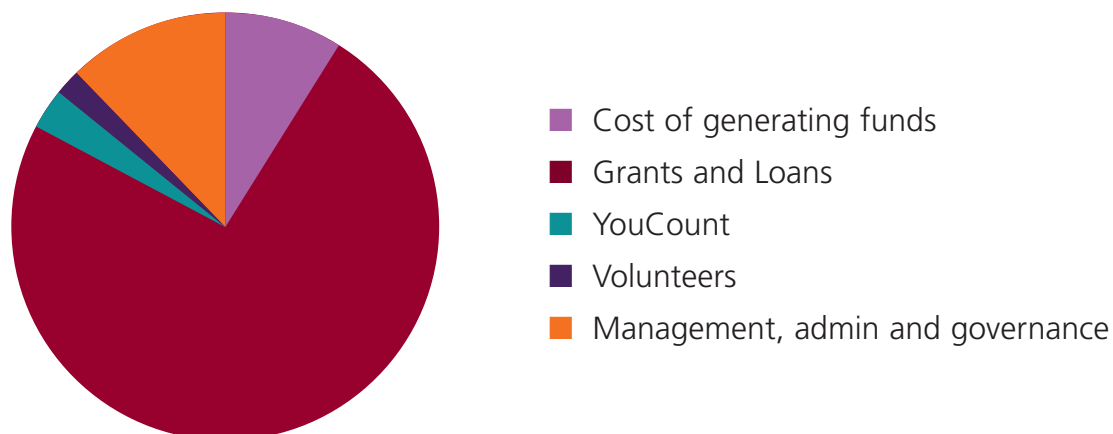
45% of spouses are also aware of the Association – an increase of 19 percentage points on the previous year. As CABA has no direct contact with this group, this figure is very encouraging.

Financial Summary

2007 Income



2007 Expenditure



The information above is a summary only and may not be sufficient to allow for a full understanding of the financial affairs of the charity. For a copy of the full and summarised accounts, including the Auditor's Report, please visit www.caba.org.uk

CABA is a Company Limited by Guarantee – Registered in England & Wales – No. 5970606

Chartered Accountants' Benevolent Association – Charity No. 1116973
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Chartered Accountants' Benevolent Association

**If you are an ACA student or the wife,
husband or partner of a current
or former Chartered Accountant,
you qualify for CABA's help**

For advice, information or financial support, telephone CABA

0800 008 7007

Outside of the UK +44 1788 556360

www.caba.org.uk

CABA

**Chartered Accountants'
Benevolent Association**

For emotional and practical support, telephone YouCount

0800 107 6163

Outside of the UK +44 1455 255038

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YouCount