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Trustees and advisers

The following served as Trustees of The Building and Civil Engineering Charitable Trust during the year and up to the date of approval of the financial statements:

**Chandrasekhar Ramamurthy**
Independent Chairman of B&CE Holdings Limited (B&CE)

**Robert Blackman MBE**
Director of B&CE

**Patrick Heath-Lay**
Group Chief Executive Officer of B&CE

**Brian Rye**
Director of B&CE (Resigned 31/05/2018)

**David Smith**
Director of B&CE

**John Southworth**
Chairman of B&CE Group Audit and Risk Committee

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**Principal address**
Manor Royal
Crawley
West Sussex
RH10 9QP

**Secretary to the Trustees**
Lydia Harratt

**Registered charity number**
1004732

**Head of Charitable Trust**
Barbara Dinsdale

**Bankers**
HSBC Bank plc
60 Queen Victoria Street
London
EC4N 4TR

**Solicitors**
CMS Cameron McKenna Nabarro
Olswang LLP
Cannon Place
78 Cannon Street
London
EC4N 6AF

**Independent examiner**
Charles Homan FCA
UHY Hacker Young (S.E.) Ltd
168 Church Road
Hove
East Sussex
BN3 2DL

**Contact details**
Email: charitabletrust@bandce.co.uk
Tel: 0300 2000 600
The Trustees present their annual report and financial statements of The Building and Civil Engineering Charitable Trust (the ‘Trust’) for the year ended 30 September 2018.

Our aims

The Trust aims to give back to construction. We focus on the needs of workers – past, present and future – to help make a better life possible for people in the construction industry.

The Trust deals with individuals directly and through a growing network of other supporting organisations.

It provides compassionate and confidential assistance to people who are experiencing hardship – helping them to deal with the difficulties life throws at them. The Trust also helps by:

• funding disability aids
• making contributions to the training and re-training of construction workers
• providing grants to organisations working with people looking to start a career in construction
• working with other organisations who want to improve occupational health and safety in the construction industry.

Objectives and activities for public benefit

The Trust was set up in 1991 to provide:

• relief for people in times of need, such as unemployment, poverty, sickness or distress
• education, training and retraining for operatives, past operatives and young people who want to start working in the construction industry
• education, training and research towards occupational health and safety initiatives in the construction industry.

The work of the Trust continues to develop. We have been building upon the levels of support given to the construction industry and continue to expand the Trust’s activities under each of the above objectives.

The Trustees and management of the Trust refer to the Trust Deed when considering an application to ensure any decision fits with the objectives. We have included some examples and details of our awards on pages 3 to 5 to show how the Trust operates – both in line with its objectives and the guidelines issued by the Charity Commission.

The Trustees confirm that they have referred to the Charity Commission’s guidance on public benefit when reviewing the Trust’s aims and objectives, in planning future activities, and setting the annual grant making policy.

Future developments

The support and governance costs of the Trust, the majority of which are donated by B&CE Holdings Limited (B&CE), have increased this year to £513,601 (2017: £408,850). B&CE has provided increased support during the year to help the Trust increase charitable activity.

The Trust will continue to look for ways to support the health and welfare needs of those working in the industry by engaging with the construction industry – striving for proactive ways to help and protect construction workers.

We are exploring ways of broadening our focus on financial assistance with the addition of more holistic support – something that aligns with B&CE’s focus on providing proactive support for individuals. We’ve developed a free, construction worker helpline which is there to provide a listening ear and offer confidential advice, guidance and support for any issues 7 days a week, 365 days a year.

Achievements and performance

The Trustees are pleased that the achievements and performance of the Trust, with reference to the charitable objectives shown below, demonstrate progress:

1. Relief for people in times of need, such as unemployment, poverty, sickness or distress

During the year grants paid under this objective amounted to £55,541 (2017: £60,367). The grants paid covered a wide variety of needs and each individual payment was reviewed for its public benefit.

One typical example is Mr B, who received £1,500 towards the cost of rent arrears.

Mr B’s son has autism and attention deficit hyperactivity disorder and requires a significant amount of care. After separating from his partner, Mr B became the sole carer and was unable to work.

The Trust’s grant enabled Mr B to get back on track with his rent and keep his home for him and his son.

“A huge thank you from me and my son for what you have done. I’m now set on a lot brighter path. If there’s anything in return that I can do or say to repay the help I’ve received then I’m here 100%. I’ve paid my first arrears payment along with my monthly rent. Thank you”.

Mr B
2. Education, training and retraining for operatives, past operatives and young people who want to start working in the construction industry

Grants paid under this objective amounted to £159,454 (2017: £68,741).

Money paid out to a single individual can often benefit a wider group.

In the case of Mr D, the Trust provided £390. But that didn’t just benefit him – the money also benefitted five others in his household by helping him to remain in work and provide an income for his family.

“This training will change my life, as I can continue with my career in construction … After the accident I thought that was it for me, but now I can put over 30 years of experience to good use.”

Mr D

The Trust also awarded a total of £158,570 to 14 corporate recipients for education, training and retraining including:

- £15,000 to the Construction Youth Trust. The Trust has provided funding to this organisation before, enabling it to engage unemployed young people in training and taster sessions for trades. This year’s grant is being allocated to a new strategy: to facilitate interventions in schools to engage and inspire young people, particularly those at risk of falling into NEET status (not in education, employment or training) when they leave education.

- £12,600 to Women into Construction (WiC), an independent, not-for-profit organisation that started as a project during the construction of London’s Olympic Park. WiC promotes gender equality in construction and helps contractors both reduce skills gaps and comply with the Equality Act 2010. In 2017, WiC supported 433 women. This year’s grant will enable a further 60 women to obtain Construction Skills Certification Scheme cards – a qualification that is the passport to work placements and jobs on site.

- £10,000 to Centrepoint. Young homeless people are five times more likely to be in NEET status than other 16 to 24-year-olds according to a House of Commons paper from December 2017. Centrepoint helps young people by giving them a safe space to stay as they rebuild their lives. One of the many ways they do this is with a new “Homeless not Helpless” partnership with Robertson Construction. The Trust’s donation helps meet the cost of this 12-week programme, supporting 50 young people, starting with an introduction to construction and ending with a 100-hour supported work placement.

3. Education, training and research for occupational health and safety initiatives in the construction industry

The Trustees made £59,855 of awards (2017: £41,000) under this objective.

The case of Mr D shows what the Trust aims to do in this area. He had received a spinal cord injury that significantly affected his mobility, forcing him to rely on his family support and severely reducing his quality of life.

The Trust provided a grant of £3,000 to pay for work to adapt his home to his condition. This helped him gain independence – even enabling him to go out into his garden unaided – relieving the pressure on the five family members supporting him.

Many similar cases are handled by the Trust each year, all designed to help construction workers live more fulfilling, easier lives. In some instances, a relatively small change can make a big difference – as was the case with Mr H, who received £1,300 towards the cost of a shower adaptation. Nerve damage had left Mr. H with no feeling in his hands and feet and the new shower reduces the chance of him scalding himself.

£12,000 was awarded to Mesothelioma UK as a contribution towards their annual running costs of £1.2m per year, enabling them to support patients affected by mesothelioma and their families.

The examples described above, as with all the money awarded by the Trust, show how the Trust meets its legal and public benefit purposes, in line with the Charity Commission’s guidance.

**Mowlem Award**

In recognition of the £489,659 transferred to the Trust in 2013 by the RI Beck Trust, a charity set up by the construction company Mowlem, an annual award of £20,000 is given to an organisation that demonstrates achievements in training or the promotion of health and safety in construction, reflecting the importance that Mowlem placed upon it.

The 2018 Mowlem Award went to Mates in Mind – a mental health charity which addresses the stigma of poor mental health in the construction industry. Mates in Mind works in partnership with leading charities and organisations including Mind and The Samaritans. It aims to improve positive mental wellbeing, help people understand how, when and where to get support and raise awareness of the issues. The charity has an ambitious goal: to reach 75% of the construction industry by 2025.
Occupational Health Research Award

In October 2016, The Trust launched the Occupational Health Research Award. The Award offers a £25,000 grant towards a non-governmental research organisation whose research can make a positive difference to the health of construction workers.

This year, the award went to Dr Patrick Manu, at the University of the West of England to support work with the Design for Health Task Group. Dr Manu is investigating design for health skills, knowledge, attitude, training and experience (DfH-SKATE) in the construction industry.

This is a team effort. He is working with his colleague Dr Abdul-Majeed Mahamadu, together with Dr Carolyn Drake and Professor Alistair Gibb from Loughborough University, and Professor Michael Behm from East Carolina University. The team will use the data created by their research to produce project-based case studies, in turn providing frameworks for understanding, agreeing and evaluating DfH-SKATE requirements.

Financial review

Grants

The Trustees’ policy is that all payments are made at their absolute discretion. During the year, 112 (2017: 91) grants were awarded, amounting to £274,850 (2017: £170,108).

At the year-end, 10 grants (2017: 14) with a total value of £6,521 (2017: £14,975) had been approved but not paid. A provision for approved and pending payment grants has been included in the financial statements but not for grants under investigation.

Reserves

The Trustees have agreed a funding objective to ensure the level of unrestricted reserves is at least sufficient to meet the expected future grant payments on a rolling year basis. The unrestricted reserves position is reviewed at each Trustee meeting to ensure the funding objective is maintained. The reserves at the year-end were £206,927 (2017: £517,209) and will continue to be monitored, including ongoing discussion with B&CE regarding future funding.

The Trust is primarily funded by B&CE who also provide all the necessary administrative resources for it to operate. B&CE Financial Services Limited (a subsidiary of B&CE) has also provided funding in the past and B&CE has agreed to provide additional funds if needed.

Grant making policy

The Trustees have not set ‘hard and fast rules’ that define who or what could be eligible for a grant and all cases are judged on their individual merits. However, individuals suffering financial hardship should have been in employment for at least 12 months in the construction industry. This being the case, the Trustees will consider grant applications from either those individuals or their dependants.

Risk review

The Trustees carry out a periodic review of the risk register to ensure that appropriate controls are in place and remain effective.

Investments

The Trust’s assets are entirely in cash, ensuring liquid assets are available for grant payments.

Credit risk is the risk that a counterparty will be unable to pay amounts in full when due. The assets of the Trust are held in cash within financial institutions which are at least investment grade credit rated.

Structure, governance and management

The Trust was constituted by a Trust Deed dated 2 October 1991 between B&CE and the Trustees. No amending supplemental deeds have been executed that affect the constitution of the Trust. B&CE’s company name changed from Building and Civil Engineering Holidays Scheme Management Limited to B&CE Holdings Limited on 1 April 2016.

The power of appointment of Trustees is vested in B&CE who identify suitable candidates for appointment (normally a Director or officer of B&CE or its subsidiaries). The policies and procedures for the induction and training of Trustees is arranged by the Secretary to the Trustees.

Trustees

The Trustees who served during the year and at 20 November 2018 are listed on page 2. The Trustees met four times in the year to review cases of hardship and to award grants of more than £1,500. Grants of up to £1,500 are awarded by authorised B&CE staff members and subsequently ratified at the next Trustee meeting.

Pay and remuneration arrangements

None of the Trustees or key management are remunerated by the Trust. They are remunerated as part of their director’s remuneration or salary from B&CE or its subsidiaries.

Affiliation

The Trust is affiliated with the B&CE group of entities that provide pension and welfare benefits across the UK.
Statement of Trustees’ responsibilities

The Trustees are responsible for preparing the Trustees’ Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity 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
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards, comprising FRS 102, 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 charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity’s website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf by:

Bob Blackman
Trustee
20 November 2018
Charity number: 1004732
Independent examiner’s report to the Trustees of The Building and Civil Engineering Charitable Trust for the year ended 30 September 2018

I report on the accounts for the year ended 30 September 2018 which are set out on pages 8 to 14.

Respective responsibilities of the Trustees and Independent Examiner

The Trustees of the charity are responsible for the preparation of the accounts. They 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 needed.

It is my responsibility to:

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

Basis of Independent Examiner’s Statement

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 the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner’s Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements.
   - to keep accounting records in accordance with s.130 of the 2011 Act; or
   - to prepare accounts which accord with these accounting records 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.

UHY Hacker Young (S.E.) Ltd Date: 20 November 2018
Statement of Financial Activities for the year ended 30 September 2018

<table>
<thead>
<tr>
<th>Note</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Unrestricted Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations and donated services</td>
<td>511,818</td>
<td>404,390</td>
</tr>
<tr>
<td>Investments</td>
<td>5</td>
<td>233</td>
</tr>
<tr>
<td>Total</td>
<td>512,051</td>
<td>404,624</td>
</tr>
<tr>
<td>Expenditure on:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charitable activities</td>
<td>6</td>
<td>(822,333)</td>
</tr>
<tr>
<td>Total</td>
<td>(822,333)</td>
<td>(634,251)</td>
</tr>
<tr>
<td>Net movement in funds</td>
<td>(310,282)</td>
<td>(229,627)</td>
</tr>
<tr>
<td>Reconciliation of funds:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total funds brought forward</td>
<td>517,209</td>
<td>746,836</td>
</tr>
<tr>
<td>Total funds carried forward</td>
<td>206,927</td>
<td>517,209</td>
</tr>
</tbody>
</table>

All income arises from the continuing activities of the Trust. The Trust had no other comprehensive income or losses other than those dealt with in the Statement of Financial Activities (SoFA).
Balance sheet as at 30 September 2018

<table>
<thead>
<tr>
<th>Note</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td><strong>Unrestricted Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debtors 8</td>
<td>28</td>
<td>13,108</td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>216,417</td>
<td>592,137</td>
</tr>
<tr>
<td>Total current assets</td>
<td>216,445</td>
<td>605,245</td>
</tr>
<tr>
<td>Liabilities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Creditors: amounts falling due within one year 9</td>
<td>(9,518)</td>
<td>(88,036)</td>
</tr>
<tr>
<td>Net current assets</td>
<td>206,927</td>
<td>517,209</td>
</tr>
<tr>
<td>Total net assets</td>
<td>206,927</td>
<td>517,209</td>
</tr>
<tr>
<td>The funds of the charity:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted funds</td>
<td>206,927</td>
<td>517,209</td>
</tr>
<tr>
<td>Total charity funds</td>
<td>206,927</td>
<td>517,209</td>
</tr>
</tbody>
</table>

The notes to these financial statements on pages 10 to 14 form part of the financial statements. The financial statements on pages 8 to 14 were approved by the Trustees on 20 November 2018 and signed on their behalf by:

John Southworth  
Trustee

David Smith  
Trustee
1. Basis of preparation and assessment of going concern

The individual financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these financial statements.

The financial statements have been prepared to give a ‘true and fair’ view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a ‘true and fair view’.

This departure has involved following Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trust is exempt from the requirement to publish a cash flow statement under FRS 102 Section 7 “Cash flow statements” and the Charity SORP “Update Bulletin 1 – Amendments to Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland” as the Trust is defined as small.

The Trustees consider that there are no material uncertainties about the Trust’s ability to continue as a going concern.

2. Statement of compliance

The individual financial statements of the Trust have been prepared in accordance with ‘Financial Reporting Standard 102 – The Financial Reporting Standard applicable in the UK and Republic of Ireland’ issued by the Financial Reporting Council (FRS 102) and the guidance set out in ‘Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102’ (Charities SORP (FRS 102)) and the Charities Act 2011.

The Trust meets the definition of a public benefit entity under FRS 102.

3. Accounting policies

Income recognition

a) Donations and voluntary income are only included in the SoFA when the Trust has unconditional entitlement to the income, and are recognised at fair value.

b) Deposit interest is included in the SoFA on a receivable basis.

c) Governance donated services from B&CE Holdings Limited (B&CE) consisted of accountancy, administration and office facilities and have been recognised on an accrued cost basis.

Expenditure recognition

a) Grants are included in the SoFA when applications have been approved and are expected to be paid. These amounts recognised as liabilities are the best estimate of the expenditure required to settle the present obligation at the balance sheet date. Grants expected to be paid at the year-end are normally paid within the following financial year.

b) Activities undertaken directly are included in the SoFA when the services have been provided by the Trust for the benefit of individuals.

c) All other costs of administering the Trust are borne by B&CE with the exception of the independent examiner’s fees (2017: audit fees) and bank charges.

Financial instruments

The Trust has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost using the effective interest method. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. Financial liabilities held at amortised cost comprise trade and other creditors.
3. Accounting policies (continued)

Debtors
Prepayments are valued at the amount prepaid net of any trade discounts due.

Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Trust anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation.

Cash and cash equivalents
Cash and cash equivalents includes cash at bank and in hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts, where applicable, are shown within borrowings in current liabilities.

Reserves
The unrestricted reserves held at the year-end represent donations yet to be utilised at the Trustees discretion for the payment of grants. The Trustees review the adequacy of the reserves position at least annually.

Taxation
The Trust is exempt from tax on its income and capital gains under Section 505 (1) of the Income and Corporation Taxes Act 1988. Any irrecoverable VAT is charged to the SoFA or capitalised as part of the related asset, as appropriate.

4. Critical accounting judgements and estimation uncertainty

It is in the opinion of the Trustees that there are no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

5. Investment income

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank deposit interest</td>
<td>233</td>
<td>234</td>
</tr>
<tr>
<td></td>
<td>233</td>
<td>234</td>
</tr>
</tbody>
</table>
Notes to the financial statements for the year ended 30 September 2018
(continued)

6. Expenditure on charitable activities

Analysis of expenditure on charitable activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Activities undertaken directly £</th>
<th>Grant funding of activities £</th>
<th>Support and governance costs £</th>
<th>Total 2018 £</th>
<th>Total 2017 £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relief for people in times of need, such as unemployment, poverty, sickness or distress</td>
<td>33,882</td>
<td>55,541</td>
<td>103,787</td>
<td>193,210</td>
<td>260,750</td>
</tr>
<tr>
<td>Education, training and retraining for operatives, past operatives and young people who want to start working in the construction industry</td>
<td>-</td>
<td>159,454</td>
<td>297,966</td>
<td>457,420</td>
<td>233,958</td>
</tr>
<tr>
<td>Education, training and research towards occupational health and safety initiatives in the construction industry</td>
<td>-</td>
<td>59,855</td>
<td>111,848</td>
<td>171,703</td>
<td>139,543</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>33,882</th>
<th>274,850</th>
<th>513,601</th>
<th>822,333</th>
<th>634,251</th>
</tr>
</thead>
</table>

The support costs are apportioned on the value of grants paid under each activity; this is because the higher the value of the grant, more time is spent on the grant evaluation.

The Trust is funded by B&CE on a rolling 12-month basis as and when funds are required to meet expected grant payments. As a result, there is no fundraising activity undertaken and, therefore, no support costs are allocated to fundraising.

Analysis of grants

Unrestricted grant payments are recognised once approved.

<table>
<thead>
<tr>
<th></th>
<th>Individual £</th>
<th>Institution £</th>
<th>2018 £</th>
<th>2017 £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relief for people in times of need, such as unemployment, poverty, sickness or distress</td>
<td>45,541</td>
<td>10,000</td>
<td>55,541</td>
<td>60,367</td>
</tr>
<tr>
<td>Education, training and retraining for operatives, past operatives and young people who want to start working in the construction industry</td>
<td>884</td>
<td>158,570</td>
<td>159,454</td>
<td>68,741</td>
</tr>
<tr>
<td>Education, training and research towards occupational health and safety initiatives in the construction industry</td>
<td>2,855</td>
<td>57,000</td>
<td>59,855</td>
<td>41,000</td>
</tr>
</tbody>
</table>

|                      | 49,280 | 225,570 | 274,850 | 170,108 |
### 6. Expenditure on charitable activities (continued)

**Analysis of support and governance costs**

Support and governance costs allocated to charitable activities can be broken down as follows:

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donated support and governance services</td>
<td>511,717</td>
<td>404,140</td>
</tr>
<tr>
<td>Bank charges</td>
<td>84</td>
<td>42</td>
</tr>
<tr>
<td>Independent examiner’s fees (2017: audit fees)</td>
<td>1,800</td>
<td>4,668</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>513,601</strong></td>
<td><strong>408,850</strong></td>
</tr>
</tbody>
</table>

There are no employees of the Trust and therefore no direct employee costs. The majority of the support and governance of the Trust are services donated by B&C&E. B&C&E does not identify the actual cost incurred in administering the Trust. The cost is determined on a time apportionment basis across all activities of B&C&E and applied to B&C&E’s total overheads, including wages and salaries, to determine the cost of each activity.

### 7. Independent examiner’s remuneration

The independent examiner’s fee for the year, including VAT, is £1,800 (2017 audit fee: £4,668). There were no other fees incurred for other services provided by the independent examiner (2017 auditor: nil).

### 8. Debtors

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepayments and accrued income</td>
<td>28</td>
<td>13,108</td>
</tr>
</tbody>
</table>

In respect of disclosure of financial instruments, section 11 of FRS 102 has been adopted. All financial assets are receivable within one year and are therefore measured at an undiscounted amount.
Notes to the financial statements for the year ended 30 September 2018  
(continued)

9. Creditors: amounts falling due within one year

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accrual for grants payable</td>
<td>6,521</td>
<td>14,975</td>
</tr>
<tr>
<td>Other creditors</td>
<td>2,997</td>
<td>73,061</td>
</tr>
<tr>
<td></td>
<td><strong>9,518</strong></td>
<td><strong>88,036</strong></td>
</tr>
</tbody>
</table>

Other creditors include £nil owed to B&CE Holdings Limited (2017: £66,754), for the helpline.

In respect of disclosure of financial instruments, section 11 of FRS 102 has been adopted. All financial liabilities are payable within one year and are therefore measured at an undiscounted amount.

10. Related parties

The Trustees consider B&CE Holdings Limited and its subsidiaries (collectively known as B&CE) to be the only related parties of the Trust. All the Trustees of the Trust are either Directors, former Directors or senior executives of B&CE and therefore are related parties.

The administration of the Trust is carried out by the B&CE which bears all the costs, which totalled £511,717 (2017: £404,140) during the year, with the exception of the independent examiner’s fees and bank charges.

No remuneration or payments of any kind have been paid directly by the Trust to the Trustees in the year (2017: nil). The Trustees who are directors or executives of B&CE are remunerated by B&CE and £15,003 (2017: £11,236) has been allocated to the Trust as part of the donated governance costs.

During the year B&CE paid £24,266 of expenses on behalf of the Trust (2017: £71,422) of which £nil was outstanding at the year-end (2017: £66,754).