



Trustees' Report and Financial Statements

For the year ended 31 August 2025



The 999 Club and Lady Florence Trust, known as "The 999 Club"

Company Registration No. 4238295 (England & Wales)

Charity Registration No. 1091077



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CHARITY INFORMATION

Trustees	Arti Modhwadia (resigned November 2024) Catherine Druce Dan Burraway Ijay Onyechi Mamta Gupta (resigned November 2024) Manlio Battaglia Trovato (Treasurer) Roy Brown (appointed November 2024) Sandra Iskander Tim Colman (resigned May 2025) Toju Mayomi (resigned May 2025) Victoria Prouse (Chair)
Secretary	Thomas Neumark Jones (resigned October 2024) Teresa Goede (interim, appointed October 2024) Charly Richardson (appointed February 2025).
Chief Executive	Thomas Neumark Jones (resigned October 2024) Teresa Goede (interim, appointed October 2024) Charly Richardson (appointed February 2025).
Registered office	21 Deptford Broadway London SE8 4PA
Company registration number	04238295
Registered charity number	1091077

Bankers

HSBC Bank Plc
85 Lewisham High Street
London
SE8 4RQ

Unity Trust Bank
PO Box 782
Orpington
BR6 1EN

Solicitors

TV Edwards
35 Mile End Road
London
E1 4TP

Auditors

Buzzacott Audit LLP
130 Wood St
London
EC2V 6DL



REPORT OF THE CHAIR OF THE BOARD

It has been another busy, challenging, but rewarding year at 999 Club. The continuous increase in homelessness in south east London has created an ongoing rise in demand for our services. Despite this, the team has worked hard to support our members and provide a friendly and empowering environment for them to thrive across all our services from our centre in Deptford.

I am pleased to share the Trustees' report and financial statements for 1 September 2024 to 31 August 2025.

The year saw change in the organisation as we said goodbye to our previous CEO Tom Neumark at the end of the last year, and welcomed in February this year Charly Richardson as our new CEO. Charly brings a wealth of knowledge and experience of leading community services in Lewisham. He has had a busy first six months in the role as we manage increased demand while reviewing our internal structures and processes and planning our new five-year strategy.

As well as welcoming Charly to the role, I want to thank Teresa Goede who stepped in as interim CEO between October and February, ably guiding the organisation through this period of change.

The team has worked hard to support our members and provide a friendly and empowering environment for them to thrive

Our wraparound service supports people experiencing homelessness from the moment they walk through our door, first offering a warm welcome, clean clothes, a shower, and food. When ready, we support our Members with benefit claims, employment and training advice and help get them housed. Finally, our Move+ team mentors people for 6 months once they are housed. Our Bridge team provides mental health recovery support to the broader community 365 days a year.

This year we introduced an Essential Services Team to bring together our staff and volunteers who provide crucial support to our Members providing meals, clothes washing and general practical support to those using the Gateway. We also added a Reconnections team, who work to take people from temporary accommodation across six south east London boroughs and house them in rented accommodation.

This year work has started on our new five-year strategy. We have worked closely with our Member Committee made up of people who use our services to ensure lived experience and co-production are at the heart of the strategy. We also held an away day where trustees, staff, volunteers, and people who have used our services came together to reflect and plan.

These accounts show that the 999 Club had a small deficit within the year. We are very grateful to have received an unrestricted legacy gift this year from a long-term supporter. It has made a huge difference to what we are able to do and we thank the family for thinking of us at this time. Our fundraising was at a record high last year, which was an amazing achievement given the tough funding landscape and significant cost pressures we and many other charities are facing.

I am very grateful to all the individuals, trusts and companies that have supported 999 Club in the past year. Thank you to our funders for your generosity and support during this time. Our work would not be possible without you.

999 Club's work is made possible by a committed group of over 55 volunteers. Our volunteer roles are varied and all crucial in the running of this organisation. The time and commitment of our volunteers is outstanding and we thank them for all the amazing work they do and their good humour and care. Likewise, our knowledgeable and experienced staff are crucial in the smooth running of our services and I want to thank them for their hard work and commitment.

A key volunteer role in the organisation is that of our trustees. We have seen some movement in our trustee group this year as some of our trustees came to the end of their second three-year term. I want to thank all our existing trustees as well as those who left us this year for all their hard work and commitment to the governance of the organisation. A particular thanks to Toju Mayomi who was our treasurer for six years and Manlio Trovato who was a long-standing trustee and more recently treasurer for their time and dedication to the charity over the past six years.

As we look forward to 2026 and the launch of our new five-year strategy we know demand for our services will continue and we want to be ready and able to meet that challenge. It will be a busy and challenging year ahead, but I know we will continue to provide crucial services for our community.

Victoria Prouse

The 999 Club and Lady Florence Trust



Chair of Trustees

January 2026

REPORT OF THE TRUSTEES

Our Vision

Our *vision* is that no one will sleep on the streets in Lewisham.

Our *approach* to achieving our vision is to provide a friendly open door for anyone that is sleeping on the streets or otherwise homeless and then empower them to escape from homelessness.

We believe that sleeping rough should be rare, fleeting and never repeated.

Our Mission

If you're experiencing homelessness, we will offer you a warm welcome, a safe space, and immediate support. We will then provide wraparound support, working with you to find a new home and settle securely



Our Values

In everything we do, we demonstrate our *values*:

- *Inclusive*: We are welcoming and supportive.
- *Respectful*: We respect each other and celebrate diversity so that everyone can give their best.
- *Empowering*: We encourage people to take personal responsibility for making positive changes in their lives by providing opportunities, developing their talents, and helping to build their confidence and self- esteem.
- *Partnership*: We recognise the importance of working collaboratively with people who come to the centre to design, deliver and evaluate our services.
- *Inspiring*: We all inspire one another to discover our purpose and reach our full potential, celebrating our achievements and positive steps forward.

Objectives and activities

The 999 Club's objects are "The relief of poverty by the provision of an advice and counselling service" and "The advancement of education and the provision of facilities for recreation or other leisure-time occupation for people who have need of such facilities by reason of... poverty or social and economic circumstances with the object of improving their conditions of life."

Our story of change

Engagement with 999 Club starts by meeting basic needs, but it does not end there. We support people who are experiencing homelessness; people escaping domestic abuse; and those with no recourse to public funds. Our starting point is helping people meet their basic needs such as shower, food, phone, laundry, computer, post. Through this we build trusting relationships with the people that use our service and support them to find and sustain a home, and to take part in meaningful activities such as work or volunteering.

Our work is person-led, far-reaching and inspires meaningful change. We collaborate to ensure that our services are accessible, inclusive, and designed to improve the psychological and emotional wellbeing of the people with whom we work. We strive for continuous improvement in our delivery and adopt a flexible and personalised approach that treats people with kindness and compassion.

Review of past activities



In 2024/25 999 Club provided the following services:

The Gateway: A welcoming day centre on Deptford High Street, offering practical help such as food, laundry and showers as well as a safe and friendly space, supporting an average of 55 unique individuals per day.

HEAT: Housing, employment and advice team providing guidance for people either experiencing or at risk of homelessness so that they can find a home and maximise their income.

The Bridge: A referral only, recovery focused service, operating from 6pm to 11pm on weekdays and 10am to 8.30pm on weekends and holidays for Lewisham residents who feel that they cannot cope. We supported 365 people and recorded 4911 interventions.

MOVE+: Our Peer Coaching service providing 1:1 and group support to 76 people so that they can sustain their new tenancies and to make progress in employment.

Co Production: We offer meaningful opportunities for co-design and co-production to ensure that the lived experience of our Members shapes our services. This is done through several mechanisms including our Client Committee. This year 184 Members were involved in co-production activities.

Achievements and performance

We supported people to stay in their home or find a new home and to get employment, education or training. Last year we supported 112 people to find a home, 31 people to stay in their home and avoid eviction and 131 people to start employment, education, training or volunteering.

63% of people who have used 999 Club's Private Rented Sector housing navigation services are now housed.

88% of people who attended the Bridge had not gone back to A&E in the six months following the service.

We continued to deepen partnerships with other organisations in south-east London, working closely with: the London boroughs of Lewisham and Greenwich, Thames Reach, Refuge, South London and Maudsley NHS Foundation Trust, Change Grow Live, Advice Lewisham, Citizens Advice Bureau, Lewisham Local, Community Connections, Fareshare, the Felix Project, Lewisham Refugee and Migrant Network, Bench Outreach, Lewisham North Primary Care Network, Goldsmiths University of London, Brett Grellier Psychological Services, Barka UK, the Albany Theatre and more. We are grateful to them all.

Quotes from people that have used our services:

"Everything is good. 999 club helped me my situation 6 months ago was very bad. first day here to today is very different. positive experience."

"I was downtrodden and felt dejected from society. However, you guys made me feel seen again. Thank you"

"The early breakfast should happen every day, good food and the staff they're fantastic."

"On a scale from 1 to 10 I rate it 11."

"Continue to be a Beacon of Hope in the Deptford community."

"The 999 Club is a real and trustable place for men and women in social difficulties."

Case study

SA is a forty-year-old man who started coming to the 999 Club in September '24 following his release from custody. Having left prison with no fixed abode he had been sleeping rough and chanced upon the 999 Club.

Having been abstinent in custody SA struggled to remain clean in the community. Unsurprisingly, given his situation, he lapsed into drug use, specifically opiates and struggled with the consequences of this for a significant period of time.

SA was introduced to CGL through the Rough Sleeper's Breakfast and, working at his own pace, eventually engaged with them. Even though he was motivated to change, SA struggled with managing on script and with the support of the RSB team and CGL, in April he was prescribed weekly injections of Buvidal which was the key for him.

Below is his story in his own words:

"I aged each day, hard looks, pointing fingers, not a day without verbal abuse. Same routine each day, hunting for drugs, money to score, a place to sleep at night! Weight lost by the day, self-esteem lost by the day, me lost by the day. Who am I? What am I? Have I got in a hole I can't get out? I don't like my life (if that's what you call it). Don't like me, so lonely, so, so lost. Day after day, no sleeping, no eating. Same clothes, no shave, tooth brush, no wash. Where do I go? Is there a way out? So lonely, no1 to talk to, no family or friends. One day where, as always, I'm walking, searching for a way to get a fix, looking at [the] floor. Can't remember a day I held my head up, getting more deep, lost then I turn to see...A blue building, few people outside, clear to see [they were] where I am, so I go over & look. Homeless? Need help? Need support? YES, YES, YES, so I walk in, have I found help? I walked in near [the] time it was closing so I introduced myself at the desk as you walk in, gave my name and was given advice in regards to officially going in to register, plus asked to come back in next day around 9.30-10am. As with anything in my life, I missed next day and [it] was probably near a fortnight before going but regardless of that the staff still welcomed me on arrival, knew

even my name and saw me straight away. Registration I expected just the normal, name, DOB etc but no, I had --- sit with me nearly an hour while I spoke of where I am, how it happened, the life before it, life now and he was so understanding, pleasant and [it] was the 1st time I felt human and welcomed in a long, long time.

After this, I found myself using the 999 Club + its services a lot more often. Thankfully, I came across this at the most vital time as well as by this time I found myself completely homeless and without question I was now in the most darkest hole, and lowest place I'd been in my life in a long time. Homeless, deep in the Class A drug world lonely, not seeing my children, losing weight rapidly, crime world now was a regular for me, shoplifting everyday morning til night, days without sleep, no routine, stopped all my meds so my epilepsy + mental health worsening + spending £150-£250 a day on drugs. My main use of 999 Club was breakfast club Monday + Thursday which after a couple of months went to Mon, Wed + Fri which was a God send as breakfast club was the only time I found myself ever eating any food and even [the] only time I ever even had a drink. I was invited to come for lunch too which was so nice, yet my drug habit being so bad meant 9am till 1am + even later (up to 2-3 days non-stop) I was out stealing, selling, scoring, smoking + that was repeated so many times [a] day non-stop hence why my life spiralled out of control.

Any way over [the] last 6-9 months the staff have been my rock, my support, my only reason I am not dead or on a serious jail sentence is the help of them, with Terry and Teresa's amazing brekkies and the female staff who have all in their own ways been a big huge support in my terrible nightmare of

From the bottom of my heart, I won't ever forget what you all done for me, like family, so caring, so thoughtful

a time, sorry not to mention names as I am rubbish with names and couldn't think of them all LOL! Frankie the Manager, WOW, just WOW, what a godsend she is, never ever give up on me, so caring, so supportive + understanding she is! She has worried about me more than I have myself + having no family or friends, she has been like them all, you can see this is not just a job and feel + see she really does care + goes all out to do all and more to be there for me + I can never thank her enough. So yeah to close on this the best way (and before I keep going on + on which I could do due to how much they have done + how much I hugely appreciate it) LOL, I am now, Finally CLEAN COMPLETELY from opiates + have a bed to sleep in. I'm in no way lonely or

feel I am alone with nobody as I know I always have people I can chat to, who will help me, support me + understand me. Even up to still now I have them helping me move forward, it's just a few days until Frankie + my drug worker [from CGL] are seeing me for a joint meeting to help me progress more, this I didn't even request, they have so kindly organised this for me. Breakfast, hot drink, washing, shower, haircut, help with benefits, banking, home/housing queries + mainly a friendly chat, laugh + escape from all the day to day problems + stress ALL THERE AT THE 999 CLUB DEPTFORD! A BLESSING IN DISGUISE! From the bottom of my heart, I won't ever forget what you all done for me, like family, so caring, so thoughtful + I can tell my last XXX. Thank you SA Always a place in my heart for U all."

Volunteers

Our work is supported by a team of over 55 dedicated volunteers with backgrounds as diverse as the local population. Some of our volunteers have either used our service in the past or have experienced homelessness. They help to make our services feel safe and welcoming by greeting people that use our services and ensuring that they find the support that they need. We are very grateful to our volunteers and thankful for their



amazing contributions.

Fundraising

999 Club is so grateful to the individuals and organisations that so generously support our work. We are fortunate to work in and with such a generous community. Their donations make our work possible.

We are grateful to The Balcombe Charitable Trust, City Bridge Foundation, The David Family Foundation, The Drapers' Charitable Fund, The Linbury Trust, Maudsley Charity, Mercers' Charitable Foundation, The National Lottery Reaching Communities, Streets of London, Ward NCIL Fund and we are grateful to all the companies and community groups that support our work through both donations and volunteering.

We would also like to thank the many smaller trusts that have generously supported our work over the past year. The 999 Club undertakes fundraising activity through its supporters via fundraising events, individual giving including appeal letters, email and telephone. We do not have face to face (or door to door) fundraising activities. In addition, funds are raised from trusts and foundations and corporate partnerships. The 999 Club is a member of the Fundraising Regulator and adheres to its Code of Fundraising Practice, and its associated rulebooks for fundraising activities.

The 999 Club is compliant with the General Data Protection Regulation and only contacts prospective and existing supporters in line with its Privacy Policy and Data Protection Statement. The 999 Club recognises the importance of protecting our vulnerable supporters and follows the guidance issued by the Institute of Fundraising and the Fundraising Regulator on treating donors fairly.

The 999 Club supports its staff and fundraisers who come into contact with supporters in providing high quality customer care, ensuring anyone donating to the charity is in a position to make a free and informed decision. The 999 Club welcomes feedback on its fundraising activities and has a complaint policy which outlines how the charity will react should a complaint be received regarding its fundraising methods. The 999 Club received no complaints during the year.

Financial review

Financial assistance was given by charitable trusts, corporate supporters and private donors. The results for the year are shown on page 23. There was a deficit for the year of £7,425 (deficit in 2024: £22,576). When the deficit is added to the funds brought forward of £3,493,935, this leaves a figure of £3,486,510 for total funds carried forward at 31 August 2025.

Reserves policy

The trustees aim to maintain unrestricted general reserves equivalent to at least three months of core running costs (including staffing, contractor, and contract costs). This provides the charity with protection against a significant drop in funding, giving time to adjust operations and ensure continuity of essential services.

The trustees will limit unrestricted general reserves to no more than of six months of core running costs, to ensure funds are applied to charitable purposes and do not accumulate beyond what is necessary.

When financial circumstances permit, the trustees will also designate funds for a Property Sinking Fund to provide for major repairs of the charity's freehold property.

Unrestricted reserves were £532,492 at 31 August 2025 which represents 3.4 months of running costs and is within the policy.

Designated funds

During the year, the trustees designated £280,000 of unrestricted funds following an unrestricted legacy from the Wellings family. The designation includes £200,000 for longer-term property development, £70,000 to support additional staffing capacity during 2025/26, and £10,000 for essential equipment and utilities. These amounts remain part of unrestricted reserves but have been earmarked for these specific purposes.

Remaining designated reserves only include the value of the freehold property.

Structure, governance and management

The 999 Club, a company limited by guarantee and a registered charity, was formed in 1992. The objects of the charity are governed by the Memorandum and Articles of Association adopted in February 2002.

On the 4 December 2023, the Lady Florence Institute became a linked charity of The 999 Club and Lady Florence Trust as a result of a linking direction issued by the Charity Commission. For reporting purposes, the Lady Florence Institute forms part of The 999 Club and Lady Florence Trust following the linking direction and is presented within restricted funds.



Trustees and governance

The charity is governed by a Board of Trustees who meet regularly to oversee the strategic direction and ensure compliance with legal and regulatory requirements. Trustees are appointed in accordance with the Memorandum and Articles of Association and are recruited based on the skills and experience needed to support the charity's objectives. New trustees receive an induction covering their responsibilities and the work of the charity. The Board delegates day-to-day management to the Chief Executive Officer, who is supported by a senior leadership team.

The names of the trustees who served during the year, and any appointed since, are shown on page 1. Appointment to the Board is by nomination by the members after the needs of the charity are considered by the current trustees. The Board aims to ensure that its composition includes individuals with suitable skills and experience to contribute positively to the governance of the charity. Trustees receive a thorough induction, including Charity Commission guidance on the role of a trustee, and training is provided on a personalised basis.

The organisation has a clear structure with defined lines of authority and delegation, which are regularly reviewed by the Board. The Board is responsible for setting strategies and policies and ensuring these are implemented by the Chief Executive on its behalf. The Board also sets the remuneration of staff, undertaking market testing and benchmarking against similar-sized organisations.

The Board of Trustees confirms it has regard to the Charity Commission's guidance on public benefit and considers each year how the charity meets the public benefit objectives outlined in Section 4 of the Charities Act 2011. The trustees are satisfied that the 999 Club and Lady Florence Trust meets the requirements and conforms to the Act's definition of a charity, meeting all elements of the two key principles.

Policy, planning and risk management

The Board is responsible for managing the risks faced by the organisation. It reviews the organisational risk position, internal controls, and compliance with statutory and financial regulations. A risk register is maintained, monitored, and reviewed at Finance Committee and Board meetings. This process identifies major risks, their likelihood and significance, and the mitigating controls in place, and seeks to identify any actions and resources required to manage these risks further.

Risks

The Board is satisfied that systems are in place to mitigate major risks, both internal and external. Risks are reviewed regularly by the Board and documented in a risk register, which identifies likelihood, impact, and mitigation actions.

Key risks and responses include:

Area	Risk	Mitigation
Financial sustainability	Rising costs and a challenging fundraising climate could impact service delivery.	A robust fundraising strategy, active trust and donor pipeline; careful monitoring of costs; reserves policy requiring at least three months of core costs.
Property and building condition	Our main premises at 21 Deptford Broadway is aging and requires investment to remain fit for purpose.	A property sinking fund designation; regular health and safety checks; prioritisation of essential repairs; long-term fundraising for major redevelopment.
Safeguarding and reputational risk	We work with individuals facing multiple challenges, which requires robust safeguarding measures and proactive reputation management.	Safeguarding policies, DBS checks, staff training, and incident monitoring, and clear communication protocols.

	Risks include serious safeguarding concerns or negative media coverage following serious incidents.	
Far-right extremism and community safety	The rise of far-right activity poses a potential threat to our Members and operations.	Monitoring external threats; reviewing security measures; maintaining strong relationships with local authorities and police.
Business continuity	Risks from IT failure, cyber-attacks or building disruption.	IT business continuity plan, IT support contracts, and insurance cover (including cyber protection).

Future plans

As we look ahead to 2025-2026, the 999 Club will continue to respond to rising demand for our services while strengthening the organisation for the future.

Our objectives for 2025-2026:

Objective	Goal
Delivering high-quality, empowering services	<p>We will maintain a welcoming and supportive environment for people experiencing homelessness, ensuring our wraparound services—from Gateway to Move+ and Bridge—help individuals move towards stability and independence.</p> <p>We will focus on cultivating a trauma and psychologically-informed approach.</p>

Strengthening financial sustainability	<p>Delivering our plans next year will require significant investment amid rising demand and inflation. Trustees are committed to financial sustainability through strong fundraising, cost control, and maintaining reserves of at least three months' core costs.</p> <p>We'll strengthen resilience with diverse income streams, deeper donor engagement, and innovative fundraising in a challenging economic climate.</p>
Enhancing communications and advocacy	<p>We will share stories and insights co-produced with members to raise awareness of homelessness and position 999 Club as a trusted local voice. Our communications will champion lived experience and highlight the impact of our work.</p>
Investing in our people	<p>We will support staff, volunteers, and trustees with training and development opportunities, ensuring they have the skills and confidence to deliver excellent services and strong governance.</p>
Improving facilities and planning for redevelopment	<p>We will upgrade essential facilities at our Deptford centre and progress plans for long-term building improvements to ensure our premises remain safe, welcoming, and fit for purpose.</p>
Maintaining safety and resilience	<p>We will review security measures in response to external threats, strengthen business continuity planning, and ensure robust safeguarding and cyber-security practices.</p>
Launching and implementing our new five-year strategy	<p>This strategy, co-produced with people who use our services, will be launched in May 2026 and will guide our work over the coming years.</p>

Trustees' responsibilities

The trustees (who are also directors of the 999 Club and Lady Florence Trust for the purposes of company law) are responsible for preparing the Trustees' 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;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 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 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware;
- the trustees have taken all steps that ought to have been taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees have taken advantage of the small companies' regime in preparing the Trustees Annual Report.

By order of the trustees

The 999 Club and Lady Florence Trust



Victoria Prouse

Chair of Trustees

12 February 2026



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE 999 CLUB AND LADY FLORENCE INSTITUTE

Opinion

We have audited the financial statements of The 999 Club and Lady Florence Institute (the 'charitable company') for the year ended 31 August 2025 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 August 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 16, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements

as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We obtained an understanding of the legal and regulatory frameworks that are applicable to the charity through discussions with representatives from the Trustees and from our knowledge and experience of the charity sector.
- We focused on specific laws and regulations which we considered may have a direct material effect on the accounts.
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of representatives of management and the review of minutes of Trustee meetings.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- Making enquiries of where management considers there was susceptibility to fraud and knowledge of actual, suspected and alleged fraud; and
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested and reviewed journal entries to identify unusual transactions;

- Tested the authorisation of expenditure;
- Investigated the rationale behind significant or unusual transactions

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Hugh Swainson (Senior Statutory Auditor)

For and on behalf of Buzzacott Audit LLP, Statutory Auditor

130 Wood Street

London

EC2V 6DL

Statement of financial activities

For the year ended 31 August 2025

		Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income from:					
Donations and grants	2	667,918	509,601	1,177,519	820,123
Contract Income		350,686	-	350,686	411,476
Interest received		16,355	-	16,355	21,706
Other trading activities:					
Rental income		309,505	-	309,505	297,166
Total income		1,344,464	509,601	1,854,065	1,550,471
Expenditure on:					
Raising funds	3	81,042	-	81,042	75,348
Charitable activities	4	1,198,745	581,703	1,780,448	1,497,700
Total expenditure		1,279,787	581,703	1,861,490	1,573,048
Net (expenditure) income for the year					
		64,677	(72,102)	(7,425)	(22,577)
Transfers between funds	12/13	(37,661)	37,661	-	-
Net (expenditure) income for the year					
	7	27,016	(34,441)	(7,425)	(22,577)
Balances brought forward at 31 August 2024		2,268,503	1,225,432	3,493,935	3,516,512
Balances carried forward at 31 August 2025					
	12/13	2,295,519	1,190,991	3,486,510	3,493,935

All of the above results are derived from continuing operations and include all gains and losses recognised in the period.

The notes on pages 26 to 40 form part of these financial statements.

Balance sheet

As at 31 August 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets	8	2,674,072	2,656,399
Current assets			
Debtors	9	141,302	111,222
Cash at bank and in hand		267,254	796,168
Short Term Deposits		470,000	-
		878,556	907,390
Creditors: amounts falling due within one year	10	(66,118)	(69,854)
Net current assets		812,438	837,536
Total assets less current liabilities		3,486,510	3,493,935
Net assets		3,486,510	3,493,935
Funds			
Unrestricted funds			
General funds		532,438	785,422
Designated funds		1,763,081	1,483,081
	12	2,295,519	2,268,503
Restricted	13	1,190,991	1,225,432
		3,486,510	3,493,935

The notes on pages 26 to 40 form part of these financial statements.

Approved by the Board of Trustees on

and signed on its behalf by

Victoria Prouse

Chair

Company Number 04238295 (England & Wales)

Cash Flow statement

For the year ended 31 August 2025

	Notes	2025 £	2024 £
Net cash used in operating activities	16	(11,683)	(46,522)
Cash flows from investing activities:			
Purchase of tangible fixed assets		(63,586)	(8,206)
Cash placed on deposit		(470,000)	-
Interest receivable		16,355	21,706
Net cash (used in) provided by investing activities		(517,231)	13,500
Net movement in cash and cash equivalents		(528,914)	(33,022)
Cash and cash equivalents at the beginning of the reporting period		796,168	829,190
Cash and cash equivalents at the end of the reporting period	17	267,254	796,168

The notes on pages 26 to 40 form part of these financial statements.

There is no difference between the change in cash and cash equivalents and the change in net debt. The charity has no borrowings or finance lease obligations.

Notes to the financial statements

For the year ended 31 August 2025

1. Accounting policies

1.1 Basis of preparation

The accounts 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 accounts. The accounts have been prepared in accordance with the Companies Act 2006, the 'Statement of Recommended Practice: Accounting and Reporting by Charities' preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

On the 4 December 2023, the Lady Florence Institute became a linked charity of The 999 Club and Lady Florence Trust as a result of a linking direction issued by the Charity Commission. For reporting purposes, the Lady Florence Institute forms part of The 999 Club and Lady Florence Trust following the linking direction and is presented within restricted funds. The linking direction took effect for the whole of the 2023/24 financial year of The 999 Club and Lady Florence Trust.

The accounts are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The Charity constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.3 Company status

The charity is a company limited by guarantee. The members of the company are the trustees named in the financial statements. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. On the 4 December 2023, the Lady Florence Institute became a linked charity of The 999 Club

and Lady Florence Trust as a result of a linking direction issued by the Charity Commission.

1.4 Donations and legacies

All donation income is included in the Statement of Financial Activities in the year in which it is received unless it is restricted income and has been received specifically in respect of expenditure to be incurred in a future accounting period in which case it is deferred.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly allocated to particular headings they have been allocated to activities on a basis consistent with use of the resources. Salary costs have been allocated on basis of time spent.

1.6 Support Costs

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment.

Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice.

Support costs and governance costs are allocated based on an estimate of the time members spend on each activity.

1.7 Fundraising costs

All expenses relating to fundraising and publicity are charged to this heading.

1.8 Governance costs

These costs relate to the governance of the organisation. They include expenses of trustees' meetings, and audit fees.

1.9 Tangible fixed assets and depreciation

- Freehold buildings are depreciated at 1% per annum.
- Deptford extension costs are depreciated over 10 years.

- Other capitalised refurbishment costs are depreciated over the length of the lease.
- Furniture and equipment and minibuses are depreciated over 5 years.
- Other significant installations (e.g., air conditioning): 7-10 years, based on useful life.

There is a capitalisation limit of £1,000 below which assets are not capitalised.

1.10 Funds

Restricted funds: These balances represent voluntary income or grants which have been received for the purposes set out in note 12. The application of these funds is restricted by the expressed wishes of the donor or the terms of the grant. Following the linking direction issued on 4 December 2023, the activities of Lady Florence Institute are now presented as a restricted fund.

Unrestricted funds: These balances represent funds that can be used for any of the charity's purposes.

Designated funds: These represent the unrestricted elements of the charities' freehold property

1.11 Pension Scheme

The charity has arranged a defined contribution pension scheme for members of staff. The assets of this scheme are held separately from those of the charity, being invested with an insurance company. Pension costs charged in the Statement of Financial Activities represent the contributions payable by the charity in the year.

1.12 Financial instruments

The Charity only 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 their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. The Charity has selected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

1.13 Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated

assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The key estimates concern the useful economic life of fixed assets and the recoverability of debt.

2. Income from: donations and grants

	Unrestricted funds £	Restricted funds £	2025 total £
Trust and Foundations	41,200	335,513	376,713
Statutory	21,627	174,088	195,715
Individuals	548,821	-	548,821
Corporates	32,898	-	32,898
Events	-	-	-
Community	-	-	-
Gift Aid	21,997	-	21,997
Other	1,375	-	1,375
	667,918	509,601	1,177,519

	Unrestricted funds £	Restricted funds £	2024 total £
Trust and Foundations	198,186	232,255	430,441
Statutory	71,508	17,391	88,899
Individuals	251,213	-	251,213
Corporates	28,560	-	28,560
Events	3,436	-	3,436
Community	384	-	384
Gift Aid	17,190	-	17,190
	570,477	249,646	820,123

3. Expenditure on: raising funds

	2025 £	2024 £
Staff costs	47,188	52,529
Direct costs	19,474	11,323
Centre costs	12,091	8,247
Support costs	2,289	3,249
	81,042	75,348

In 2024/25 and 2023/24, all expenditure on raising funds was unrestricted.

4. Expenditure on: charitable activities

	Unrestricted funds £	Restricted funds £	2025 total £
Staff costs	661,514	410,497	1,072,011
Centre costs	229,719	69,158	298,877
Depreciation	15,725	30,188	45,913
Project costs	53,351	53,837	107,188
Miscellaneous costs	(1)	252	251
Support costs	85,538	12,764	98,302
Governance costs (see note 5)	62,729	5,007	67,736
Lady Florence Institute	90,170	-	90,170
	1,198,745	581,703	1,780,448

	Unrestricted funds £	Restricted funds £	2024 total £
Staff costs	346,013	627,994	974,007
Centre costs	128,288	66,673	194,961
Depreciation	17,010	30,188	47,198
Project costs	17,224	32,010	49,234
Miscellaneous costs	-	83	83
Support costs	99,294	151	99,445
Governance costs (see note 5)	41,169	282	41,451
Lady Florence Institute	91,321	-	91,321
	740,319	757,381	1,497,700

Support costs include general management and office costs which cannot be directly attributed to a cost category. Where support costs are funded by a restricted fund, the costs are allocated directly against that fund.

5. Governance costs

	Unrestricted funds £	Restricted funds £	2025 total £
Bank charges	2,429	-	2,429
Legal and professional fees	40,826	5,007	45,833
Audit and accountancy fees	19,474	-	19,474
	62,729	5,007	67,736

	Unrestricted funds £	Restricted funds £	2024 total £
Bank charges	1,870	-	1,870
Legal and professional fees	23,219	282	23,501
Audit and accountancy fees	16,080	-	16,080
	41,169	282	41,451

6. Staff costs

	2025 £	2024 £
Wages and salaries	982,972	898,336
Employers National Insurance	103,654	81,531
Pension costs	20,116	19,049
Recruitment costs	12,457	27,620
	1,119,199	1,026,536

No trustees were reimbursed for expenses (2024: nil). No trustees received any remuneration in either year. In 2025 donations received from trustees was nil (2024: nil).

The number of employees who earned £60,000 per annum or more (including benefits but excluding pension contributions) during the year was as follows:

	2025 No.	2024 No.
£60,001-£70,000	1	-
£70,001-£80,000	-	1

The key management personnel in charge of directing and controlling, running and operating the charity on a day-to-day basis comprise the Trustees, the CEO, the Head of Operations and the Head of Fundraising and Communications. The aggregate amount paid to key management personnel in the year was £190,489 (2024: £212,318).

The average number of staff employed by the charities in the year ended 31 August 2025 was 39 (2024: 33).

During the year no redundancy payments were made (2024: nil).

7. Net expenditure

Net expenditure for the year is stated after charging:

	2025 £	2024 £
Auditors remuneration - current year audit fee		
Current year	13,800	13,300
Prior year	2,900	-
Depreciation	45,913	47,198

8. Fixed assets

	Freehold land and buildings £	Refurbishment of centres £	Furniture and equipment £	Total £
Cost				
As at 31 August 2024	3,018,750	392,773	103,227	3,514,750
Additions	-	57,913	5,673	63,586
As at 31 August 2025	3,018,750	450,686	108,900	3,578,336
Depreciation				
As at 31 August 2024	457,041	332,849	68,461	858,351
Charge for year	30,188	8,627	7,098	45,913
As at 31 August 2025	487,229	341,476	75,559	904,264
Net book value				
As at 31 August 2025	2,531,521	109,210	33,341	2,674,072
As at 31 August 2024	2,561,709	59,924	34,766	2,656,399

Included in freehold land and buildings is £1,000,000 relating to land which is not depreciated. The freehold land and buildings were valued on 31 December 2002 by Martin DeVarga Chartered Surveyors as they were brought into use for the first time.

The Trustees do not have a policy of revaluing the buildings in the financial statements. The historic cost of land and buildings is £2,239,258.

Following the linking direction on the 4 December 2023, the land and buildings previously held by the Lady Florence Institute have been transferred to the 999 Club.

9. Debtors

	2025	2024
	£	£
Trade debtors	89,824	57,762
Prepayments and accrued income	51,478	53,460
	141,302	111,222

10. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	11,883	22,171
Accruals and deferred income	29,567	27,097
Tax and Social Security	24,668	20,569
Other creditors	-	17
	66,118	69,854

11. Analysis of net assets between funds

	Restricted - 999 Club £	Designated - 999 Club £	Unrestricted - 999 Club £	Unrestricted - Lady Florence Institute £	2025 total £
Tangible fixed assets	1,029,744	1,483,081	161,247	-	2,674,072
Net current assets	161,247	280,000	328,533	42,658	812,438
Net assets	1,190,991	1,763,081	489,780	42,658	3,486,510

	Restricted - 999 Club £	Designated - 999 Club £	Unrestricted - 999 Club £	Unrestricted - Lady Florence Institute £	2024 total £
Tangible fixed assets	1,059,878	1,483,081	113,440	-	2,656,399
Net current assets	165,554	-	536,685	135,297	837,536
Net assets	1,225,432	1,483,081	650,125	135,297	3,493,935

12. Unrestricted funds

	Balance at 1 September 2024 £	Income £	Expenditur e £	Transfer between funds £	Balance at 31 August 2025 £
General fund					
- LFI	135,297	309,505	(402,144)	-	42,658
General Fund					
- 999 Club	650,125	1,034,959	(877,643)	(317,661)	489,780
Designated funds					
Legacy donations	-	-	-	280,000	280,000
Property fund					
- 999 Club	1,483,081	-	-	-	1,483,081
	1,483,081	-	-	280,000	1,763,081
Total unrestricted funds	2,268,503	1,344,464	(1,279,787)	(37,661)	2,295,519

Designated funds - legacy donations

The trustees designated £280,000 of unrestricted funds, arising from an unrestricted legacy received from the Wellings family. The designation comprises £200,000 for property development, £70,000 for short-term staffing, and £10,000 for essential equipment and utilities. Designated funds remain part of unrestricted reserves and may be reallocated by the trustees if required.

Designated funds - property fund - 999 Club

The designated property fund is the value of the freehold property, excluding redevelopment costs, the value of which is included within Tangible Fixed Assets. Following the linking direction on the 4 December 2023, the land and buildings previously held by the Lady Florence Institute were transferred to the 999 Club.

	Balance at 1 September 2023 £	Income £	Expenditure £	Transfer between funds £	Balance at 31 August 2024 £
General fund - LFI	76,320	297,166	(91,321)	(146,868)	135,297
General Fund - 999 Club	683,939	592,183	(724,346)	98,349	650,125
Designated funds					
Property fund - LFI	1,483,081	-	-	(1,483,081)	-
Property fund - 999 Club	-	-	-	1,483,081	1,483,081
	1,483,081	-	-	-	1,483,081
Total unrestricted funds	2,243,340	889,349	(815,667)	(48,519)	2,268,503

13. Restricted funds

	Balance at 1 September 2024 £	Income £	Expenditure £	Transfer between funds £	Balance at 31 August 2025 £
Employability -					
Linbury	29,356	20,000	(39,362)	-	9,994
Property development	47,374	19,250	(64,884)	-	1,740
Women's Space	-	25,000	(46,052)	21,052	-
Bridge Café	1,004	-	-	(1,004)	-
Move +	87,820	181,745	(172,107)	-	97,458
EST	-	26,000	(43,559)	17,559	-
Heat	-	72,268	(47,399)	-	24,869
Re-Connections Team	-	112,838	(93,597)	-	19,241
Housing Specialist	-	52,500	(44,555)	-	7,945
Property redevelopment	1,059,878	-	(30,188)	54	1,029,744
Total unrestricted funds	1,225,432	509,601	(581,703)	37,661	1,190,991

Employability - Linbury: Funding to support the charity's employability and training work.

Property development: The fund was established in respect of the redevelopment of properties owned by The Lady Florence Institute. On the 7 December 2023, the title of the land and buildings previously held by the Lady Florence Institute were transferred to the 999 Club.

Women's Space: to run a programme of activities on our women's sanctuary, a space for women who are either experiencing or at risk of experiencing homelessness. The transfer represents transfer from general fund to cover project shortfall.

Bridge Café: an evening and weekend recovery-focused service for people experiencing mental health challenges.

Move+: a peer coaching service for people who previously experienced homelessness.

EST: Essential Services Team who provide food, clean clothes, cleaning, maintenance and reception services. The transfer represents transfer from general fund to cover project shortfall.

Re-Connections Team: A project connecting people in temporary accommodations across South-East London to more stable Private Rented Sector accommodation.

Housing Specialist: A role embedded within an NHS team giving housing advice to people experiencing poor mental health.

Property redevelopment: The fund was established in respect of the redevelopment of properties owned by The Lady Florence Institute in Deptford Broadway. The funds are included in tangible fixed assets.

	Balance at 1 September 2023 £	Income £	Expenditure £	Transfer between funds £	Balance at 31 August 2024 £
Volunteer					
Coordinator	9,133	26,000	(36,889)	1,756	-
Employability -					
Linbury	47,646	21,850	(40,140)	-	29,356
City Bridge					
Advice Worker	7,262	-	(43,008)	35,746	-
Women's					
Space	19,467	15,000	(50,045)	15,578	-
Bridge Café	69,135	349,667	(417,798)	-	1,004
Move +	25,902	169,405	(107,487)	-	87,820
Lewisham -					
Breakfast	4,561	-	-	(4,561)	-
Property					
development	-	79,200	(31,826)	-	47,374
Property					
redevelopment	1,090,066	-	(30,188)	-	1,059,878
Total					
unrestricted					
funds	1,273,172	661,122	(757,381)	48,519	1,225,432

14. Commitments

The 999 Club and Lady Florence Trust had a no capital commitments of as at 31 August 2025 (2024: £Nil).

15. Related party transactions

Aside from the transactions set out in note 6, there are no other related party transactions in the year.

16. Reconciliation of net expenditure to net cash flow from operating activities

	2025 £	2024 £
Net expenditure for the reporting period (as per the statement of financial activities)	(7,425)	(22,577)
Adjustments for:		
Depreciation charges	45,913	47,198
Interest receivable	(16,355)	(21,706)
Increase in debtors	(30,080)	(35,913)
Decrease in creditors	(3,736)	(13,524)
Net cash used in operating activities	(11,683)	(46,522)

17. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	267,254	796,168
Total cash and cash equivalents	267,254	796,168

18. Comparative information

		Unrestricted funds £	Restricted funds £	Total 2024 £
Income from:				
Donations and grants	2	570,477	249,646	820,123
Contract Income		-	411,476	411,476
Interest Received		21,706	-	21,706
Other trading activities:				
Rental Income		297,166	-	297,166
Total income		889,349	661,122	1,550,471
Expenditure on:				
Raising funds	3	75,348	-	75,348
Charitable activities	4	740,319	757,381	1,497,700
Total expenditure		815,667	757,381	1,573,048
Net (expenditure) income for the year				
		73,682	(96,259)	(22,577)
Transfers between funds	12	(48,519)	48,519	-
Net (expenditure) income for the year				
	6	25,163	(47,740)	(22,577)
Balances brought forward at 31 August 2023		2,243,340	1,273,172	3,516,512
Balances carried forward at 31 August 2024				
	11/12	2,268,503	1,225,432	3,493,935

19. Linking Direction

On the 4 December 2023, the Lady Florence Institute became a linked charity of The 999 Club and Lady Florence Trust as a result of a linking direction issued by the Charity Commission. For reporting purposes, the Lady Florence Institute forms part of The 999 Club and Lady Florence Trust following the linking direction and is presented within restricted funds. The linking direction took effect for the whole of the 2023/24 financial year of The 999 Club and Lady Florence Trust.