

FIND (FAMILIES IN NEED) LIMITED

England & Wales · Charity number 1106050

Details

Status Registered

Legal form Charitable company

Company number [05115880](#)

Registered 2004-09-27

Register [View on the Charity Commission register](#)

Contact

Address FIND (Families In Need) Ltd
7A Braziers Wood Road
Ipswich
IP3 0SP

Phone 01473714217

Email findipswich@hotmail.com

Website findipswich.org.uk

Activities

Objects: TO RELIEVE POVERTY IN THE AREA OF THE BOROUGH OF IPSWICH AND A 35 MILE RADIUS THEREOF OF PERSONS WHO BY REASON OF THEIR INDIVIDUAL, FAMILY OR ECONOMIC CIRCUMSTANCES OR BY REASON OF ILLNESS, DISABILITY OR HANDICAP ARE IN NEED, HARDSHIP OR DISTRESS, BY THE PROVISION OF SERVICES, MONEY AND FACILITIES AND HOUSEHOLD ITEMS (INCLUDING FOOD, FUEL, CLOTHING, TOOLS, FURNITURE, BEDDING, SAFETY EQUIPMENT, HEATING, COOKING OR WASHING APPLIANCES AND SUCH OTHER ITEMS AS MAY BE NEEDED)

Activities: Provide relief to the poor and homeless by way of re-distributing household goods, carpets, furniture and white electrical goods (new and secondhand). Provide food hampers at Christmas and throughout year where needed. A comprehensive Food Bank is operated.

Classification

- **How:** Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** BOROUGH OF IPSWICH AND A 35 MILE RADIUS
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£357,439	£166,252	-	-
2023-12-31	£297,746	£164,824	-	-
2022-12-31	£318,834	£200,271	-	-
2021-12-31	£296,557	£156,447	-	-
2020-12-31	£452,761	£118,449	-	-

Trustees

Name	Role	Appointed
Angelica Lily Blake		2026-05-12
Derek Nicholas Austin		
Ellen Margaret Farrance		2026-05-06
Geoffrey Watson		2024-03-11
John Michael Button		2024-03-11

FIND (FAMILIES IN NEED) LIMITED

England & Wales - Charity number 1106050

Accounts

Company registration number: 5115880
Charity registration number: 1106050

Find (Families in Need) Ltd

known as

FIND

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2024

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COMPANIES HOUSE

Find (Families in Need) Ltd

known as FIND

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Find (Families in Need) Ltd

known as FIND

Reference and Administrative Details

Chairman	G Watson
Trustees	D N Austin P C Burton, Treasurer A H Cade A Carrington-Porter M D A Reynel J M Button G Watson B Roddie
Principal Office	42 Chequers Rise Great Blakenham Ipswich Suffolk IP6 0LT The charity is incorporated in England and Wales.
Company Registration Number	5115880
Charity Registration Number	1106050
Independent Examiner	Peter Duley AIMS Accountants for Business

Find (Families in Need) Ltd

known as FIND

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2024.

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Activities undertaken to further public benefit

FIND exists to relieve poverty in the area of the Borough of Ipswich and a 35 mile radius thereof of persons who by reason of their individual family or economic circumstances or by reason of illness, disability or handicap are in need, hardship or distress, by the provision of services, money and facilities and household items (including food, fuel, clothing, tools, furniture, bedding, safety equipment, heating, cooking or washing appliances and such other items as may be needed).

FIND is blessed with the generosity of so many individuals, businesses, clubs, churches and schools and other organisations, whose support helps us to improve the lives of the people we provide for.

Chair's Report 2024

These accounts once again reflect a strong financial position, made possible by our small army of volunteers and Trustees, who give their time so freely, and by the generosity of our donors.

Given the current economic climate, we have experienced some shifts in the demographic of the people we help, e.g. more families are being referred, with demand not only for food but also household items, furniture, beds, white goods, clothing and footwear continuing to be strong.

Find (Families in Need) Ltd

known as FIND

Trustees' Report

Geoff Watson
Chairman and Trustee

The annual report was approved by the trustees of the charity on 28 April 2025 and signed on its behalf
by:



.....
G Watson
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Statement of Trustees' Responsibilities

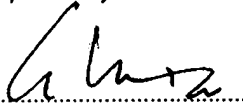
The trustees (who are also the directors of Find (Families in Need) Ltd for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 28 April 2025 and signed on its behalf by:



G Watson
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Find (Families in Need) Ltd (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Find (Families in Need) Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Find (Families in Need) Ltd's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Find (Families in Need) Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd



.....
Peter Duley
AIMS Accountants for Business
ACCA

28 April 2025

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2024
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	196,977	123,970	320,947
Investment income	4	<u>36,492</u>	<u>-</u>	<u>36,492</u>
Total income		<u>233,469</u>	<u>123,970</u>	<u>357,439</u>
Expenditure on:				
Raising funds	5	(44,490)	-	(44,490)
Charitable activities	6	<u>(49,220)</u>	<u>(72,542)</u>	<u>(121,762)</u>
Total expenditure		<u>(93,710)</u>	<u>(72,542)</u>	<u>(166,252)</u>
Net income		<u>139,759</u>	<u>51,428</u>	<u>191,187</u>
Net movement in funds		139,759	51,428	191,187
Reconciliation of funds				
Total funds brought forward		<u>746,719</u>	<u>406,695</u>	<u>1,153,414</u>
Total funds carried forward	13	<u>886,478</u>	<u>458,123</u>	<u>1,344,601</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	174,063	102,988	277,051
Investment income	4	<u>20,695</u>	<u>-</u>	<u>20,695</u>
Total income		<u>194,758</u>	<u>102,988</u>	<u>297,746</u>
Expenditure on:				
Raising funds	5	(35,472)	-	(35,472)
Charitable activities	6	<u>(39,261)</u>	<u>(90,091)</u>	<u>(129,352)</u>
Total expenditure		<u>(74,733)</u>	<u>(90,091)</u>	<u>(164,824)</u>
Net income		<u>120,025</u>	<u>12,897</u>	<u>132,922</u>
Net movement in funds		120,025	12,897	132,922
Reconciliation of funds				
Total funds brought forward		<u>626,694</u>	<u>393,798</u>	<u>1,020,492</u>

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2024
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Total funds carried forward	13	<u>746,719</u>	<u>406,695</u>	<u>1,153,414</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 13.

Find (Families in Need) Ltd

known as FIND

**(Registration number: 5115880)
Balance Sheet as at 31 December 2024**

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	9	375,477	291,464
Current assets			
Debtors	10	1,781	2,196
Cash at bank and in hand	11	973,563	869,524
		<u>975,344</u>	<u>871,720</u>
Creditors: Amounts falling due within one year	12	<u>(6,220)</u>	<u>(9,770)</u>
Net current assets		<u>969,124</u>	<u>861,950</u>
Net assets		<u>1,344,601</u>	<u>1,153,414</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		458,123	406,695
Unrestricted income funds			
Unrestricted funds		<u>886,478</u>	<u>746,719</u>
Total funds	13	<u>1,344,601</u>	<u>1,153,414</u>

Find (Families in Need) Ltd

known as FIND

**(Registration number: 5115880)
Balance Sheet as at 31 December 2024**

For the financial year ending 31 December 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 7 to 18 were approved by the trustees, and authorised for issue on 28 April 2025 and signed on their behalf by:



.....
P C Burton
Trustee

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

42 Chequers Rise
Great Blakenham
Ipswich
Suffolk
IP6 0LT

These financial statements were authorised for issue by the trustees on 28 April 2025.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Find (Families in Need) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Leasehold property	6.67% per annum straight line basis
Motor vehicles	25% per annum reducing balance basis
Furniture and equipment	3 years straight line

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

3 Income from donations and legacies

	Unrestricted funds			
	General £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies;				
Donations from individuals	<u>196,977</u>	<u>123,970</u>	<u>320,947</u>	<u>277,051</u>
	<u><u>196,977</u></u>	<u><u>123,970</u></u>	<u><u>320,947</u></u>	<u><u>277,051</u></u>

4 Investment income

	Unrestricted funds			
	Designated £	Total 2024 £	Total 2023 £	
Interest receivable and similar income;				
Interest receivable on bank deposits	<u>36,492</u>	<u>36,492</u>	<u>20,695</u>	

5 Expenditure on raising funds

a) Costs of trading activities

		Unrestricted funds		
	Note	General £	Total 2024 £	Total 2023 £
Depreciation, amortisation and other similar costs		<u>44,490</u>	<u>44,490</u>	<u>35,472</u>
		<u><u>44,490</u></u>	<u><u>44,490</u></u>	<u><u>35,472</u></u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

6 Expenditure on charitable activities

		Unrestricted funds			
	Note	General £	Restricted funds £	Total 2024 £	Total 2023 £
Rough sleepers		-	2,330	2,330	16,983
Food bank		-	70,212	70,212	73,108
Payments in relief of poverty		46,612	-	46,612	37,474
Governance costs	7	<u>2,608</u>	-	<u>2,608</u>	<u>1,787</u>
		<u>49,220</u>	<u>72,542</u>	<u>121,762</u>	<u>129,352</u>

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds		
	General £	Total 2024 £	Total 2023 £
Allocated support costs	<u>2,608</u>	<u>2,608</u>	<u>1,787</u>
	<u>2,608</u>	<u>2,608</u>	<u>1,787</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 January 2024	364,584	5,420	56,273	426,277
Additions	128,503	-	-	128,503
At 31 December 2024	<u>493,087</u>	<u>5,420</u>	<u>56,273</u>	<u>554,780</u>
Depreciation				
At 1 January 2024	105,325	4,868	24,620	134,813
Charge for the year	36,300	278	7,912	44,490
At 31 December 2024	<u>141,625</u>	<u>5,146</u>	<u>32,532</u>	<u>179,303</u>
Net book value				
At 31 December 2024	<u>351,462</u>	<u>274</u>	<u>23,741</u>	<u>375,477</u>
At 31 December 2023	<u>259,259</u>	<u>552</u>	<u>31,653</u>	<u>291,464</u>

Included within the net book value of land and buildings above is £Nil (2023 - £Nil) in respect of freehold land and buildings and £351,462 (2023 - £259,259) in respect of leaseholds.

10 Debtors

	2024 £	2023 £
Prepayments	<u>1,781</u>	<u>2,196</u>

11 Cash and cash equivalents

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

	2024	2023
	£	£
Cash on hand	461	589
Cash at bank	121,425	225,751
Short-term deposits	<u>851,677</u>	<u>643,184</u>
	<u>973,563</u>	<u>869,524</u>

12 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	<u>6,220</u>	<u>9,770</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2024

13 Funds

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General	726,024	196,977	(93,710)	829,291
Designated	<u>20,695</u>	<u>36,492</u>	<u>-</u>	<u>57,187</u>
Total unrestricted funds	746,719	233,469	(93,710)	886,478
Restricted funds	<u>406,695</u>	<u>123,970</u>	<u>(72,542)</u>	<u>458,123</u>
Total funds	<u><u>1,153,414</u></u>	<u><u>357,439</u></u>	<u><u>(166,252)</u></u>	<u><u>1,344,601</u></u>
	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Balance at 31 December 2023 £
Unrestricted funds				
General	626,694	174,063	(74,733)	726,024
Designated	<u>-</u>	<u>20,695</u>	<u>-</u>	<u>20,695</u>
Total unrestricted funds	626,694	194,758	(74,733)	746,719
Restricted funds	<u>393,798</u>	<u>102,988</u>	<u>(90,091)</u>	<u>406,695</u>
Total funds	<u><u>1,020,492</u></u>	<u><u>297,746</u></u>	<u><u>(164,824)</u></u>	<u><u>1,153,414</u></u>

FIND (FAMILIES IN NEED) LIMITED

England & Wales - Charity number 1106050

Accounts

Company registration number: 5115880

Charity registration number: 1106050

Find (Families in Need) Ltd

known as

FIND

(A company limited by share capital)

Annual Report and Financial Statements

for the Year Ended 31 December 2023



Find (Families in Need) Ltd

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Find (Families in Need) Ltd

known as FIND

Reference and Administrative Details

Chairman	M D A Reynel
Trustees	D N Austin P C Burton, Treasurer A H Cade A Carrington-Porter M D A Reynel J M Button G Watson
Principal Office	42 Chequers Rise Great Blakenham Ipswich Suffolk IP6 0LT The charity is incorporated in England and Wales.
Company Registration Number	5115880
Charity Registration Number	1106050
Independent Examiner	Peter Duley AIMS Accountants for Business

Find (Families in Need) Ltd

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Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2023.

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Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Activities undertaken to further public benefit

FIND exists to relieve poverty in the area of the Borough of Ipswich and a 35 mile radius thereof of persons who by reason of their individual family or economic circumstances or by reason of illness, disability or handicap are in need, hardship or distress, by the provision of services, money and facilities and household items (including food, fuel, clothing, tools, furniture, bedding, safety equipment, heating, cooking or washing appliances and such other items as may be needed).

FIND is blessed with the generosity of so many individuals, businesses, clubs, churches and schools (to list but a few) enabling us to provide a variety of much needed aid i.e.: beds and bedding, clothing, furniture, white goods, school uniforms, gas and electric, travel costs, temporary accommodation, the list goes on.

We must never give up on doing all we can to provide for those in need, we are at times their only hope, passing by on the other side must NOT be an option. Never think that the little you can do is not worth doing, because it won't make a difference, believe me IT DOES!!

To each and every FIND volunteer (of which there are many), to my supportive Trustees, to the Donors, Fundraisers, Providers and those who encourage. `Thank you` for blessing me.

Chair's Report 2023

A Year of many Challenges

FIND continued to do what it does, that of caring and providing for those in need.

Although the challenges seem greater.

The foodbank is sadly much needed with the number of referrals and mouths to feed not lessening.

Find (Families in Need) Ltd

known as FIND

Trustees' Report

More than 7,000 food parcels were distributed throughout the year. In December a further 7000 foodboxes were filled (by the amazing teams of packers from I. T.F.C. over three evenings) and sent out. Ensuring individuals and families would have food in the cupboard over the Christmas period.

Well over 10,000 people were fed by FIND over the 12-month period. I have no answer as to how we as a Country can resolve the issue of hunger and the need for foodbanks; I can only hope that someone does find a solution and soon!

The huge leap in food costs meant good housekeeping for FIND. Sourcing affordable ambient and fresh food was very time consuming. For over 10 years a weekly order has been placed with Aldi, amounting to £31k in 2023. With no explanation in November Aldi refused to accept any further weekly orders.

Other supermarkets decided to follow suit causing a major problem in acquiring enough food to fill the shelves. Picking up small amounts from a number of supermarkets used up many hours each week and resulting in the use of a wholesale outlet where the goods are more expensive than retail.

Requirements for household items, furniture, beds, white goods etc. along with clothing and footwear continued. Despite the fact that FIND without a 'van crew' for much of the year, I managed through various means to get the urgently needed items to the recipients.

I am thankful that the charity is so blessed with the kind, caring, time giving volunteers enabling FIND to function 6 days a week. Generous donors who support with monetary giving with COVIF now on the back burner invitations to speak to groups commenced.

Valuable spaces to which the work of FIND, to encourage monetary donations, and spread the word that someone is needed to take on part of my role to ensure the future of the Charity.

Maureen Reynel MBE (Founder)

The annual report was approved by the trustees of the charity on 25 April 2024 and signed on its behalf by:



.....
M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Statement of Trustees' Responsibilities

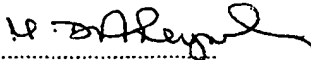
The trustees (who are also the directors of Find (Families in Need) Ltd for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 25 April 2024 and signed on its behalf by:



M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 7 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Find (Families in Need) Ltd (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Find (Families in Need) Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Find (Families in Need) Ltd's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

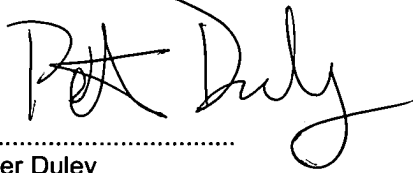
1. accounting records were not kept in respect of Find (Families in Need) Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

A handwritten signature in black ink, appearing to read 'Peter Duley', written in a cursive style.

.....
Peter Duley
AIMS Accountants for Business
ACCA

25 April 2024

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2023
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	174,063	102,988	277,051
Investment income	4	<u>20,695</u>	<u>-</u>	<u>20,695</u>
Total income		<u>194,758</u>	<u>102,988</u>	<u>297,746</u>
Expenditure on:				
Raising funds	5	(35,472)	-	(35,472)
Charitable activities	6	<u>(39,261)</u>	<u>(90,091)</u>	<u>(129,352)</u>
Total expenditure		<u>(74,733)</u>	<u>(90,091)</u>	<u>(164,824)</u>
Net income		<u>120,025</u>	<u>12,897</u>	<u>132,922</u>
Net movement in funds		120,025	12,897	132,922
Reconciliation of funds				
Total funds brought forward		<u>626,694</u>	<u>393,798</u>	<u>1,020,492</u>
Total funds carried forward	13	<u>746,719</u>	<u>406,695</u>	<u>1,153,414</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	181,873	129,377	311,250
Investment income	4	<u>7,584</u>	<u>-</u>	<u>7,584</u>
Total income		<u>189,457</u>	<u>129,377</u>	<u>318,834</u>
Expenditure on:				
Raising funds	5	(39,904)	-	(39,904)
Charitable activities	6	<u>(76,618)</u>	<u>(83,749)</u>	<u>(160,367)</u>
Total expenditure		<u>(116,522)</u>	<u>(83,749)</u>	<u>(200,271)</u>
Net income		<u>72,935</u>	<u>45,628</u>	<u>118,563</u>
Net movement in funds		72,935	45,628	118,563
Reconciliation of funds				
Total funds brought forward		<u>553,759</u>	<u>348,170</u>	<u>901,929</u>

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2023
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Total funds carried forward	13	<u>626,694</u>	<u>393,798</u>	<u>1,020,492</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 13.

Find (Families in Need) Ltd
known as FIND
(Registration number: 5115880)
Balance Sheet as at 31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	9	291,464	326,108
Current assets			
Debtors	10	2,196	2,374
Cash at bank and in hand	11	<u>869,524</u>	<u>703,903</u>
		871,720	706,277
Creditors: Amounts falling due within one year	12	<u>(9,770)</u>	<u>(11,893)</u>
Net current assets		<u>861,950</u>	<u>694,384</u>
Net assets		<u>1,153,414</u>	<u>1,020,492</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		406,695	393,798
Unrestricted income funds			
Unrestricted funds		<u>746,719</u>	<u>626,694</u>
Total funds	13	<u>1,153,414</u>	<u>1,020,492</u>

Find (Families in Need) Ltd

known as FIND

(Registration number: 5115880)

Balance Sheet as at 31 December 2023.

For the financial year ending 31 December 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 7 to 18 were approved by the trustees, and authorised for issue on 25 April 2024 and signed on their behalf by:



P C Burton
Trustee

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

1 Charity status

The charity is limited by share capital, incorporated in England and Wales.

The address of its registered office is:

42 Chequers Rise
Great Blakenham
Ipswich
Suffolk
IP6 0LT

These financial statements were authorised for issue by the trustees on 25 April 2024.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Find (Families in Need) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Leasehold property	6.67% per annum straight line basis
Motor vehicles	25% per annum reducing balance basis
Furniture and equipment	3 years straight line

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

3 Income from donations and legacies

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	General £	£	£	£
Donations and legacies;				
Donations from individuals	174,063	102,988	277,051	311,250
	<u>174,063</u>	<u>102,988</u>	<u>277,051</u>	<u>311,250</u>

4 Investment income

	Unrestricted funds	Total 2023	Total 2022
	Designated £	£	£
Interest receivable and similar income;			
Interest receivable on bank deposits	20,695	20,695	7,584
	<u>20,695</u>	<u>20,695</u>	<u>7,584</u>

5 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds	Total 2023	Total 2022
	General £	£	£
Depreciation, amortisation and other similar costs	35,472	35,472	39,904
	<u>35,472</u>	<u>35,472</u>	<u>39,904</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

6 Expenditure on charitable activities

		Unrestricted funds			
	Note	General £	Restricted funds £	Total 2023 £	Total 2022 £
Rough sleepers		-	16,983	16,983	13,553
Food bank		-	73,108	73,108	70,196
Payments in relief of poverty		37,474	-	37,474	75,049
Governance costs	7	<u>1,787</u>	-	<u>1,787</u>	<u>1,569</u>
		<u>39,261</u>	<u>90,091</u>	<u>129,352</u>	<u>160,367</u>

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds		
	General £	Total 2023 £	Total 2022 £
Allocated support costs	<u>1,787</u>	<u>1,787</u>	<u>1,569</u>
	<u>1,787</u>	<u>1,787</u>	<u>1,569</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 January 2023	364,584	4,592	56,273	425,449
Additions	-	828	-	828
At 31 December 2023	<u>364,584</u>	<u>5,420</u>	<u>56,273</u>	<u>426,277</u>
Depreciation				
At 1 January 2023	81,019	4,254	14,068	99,341
Charge for the year	<u>24,306</u>	<u>614</u>	<u>10,552</u>	<u>35,472</u>
At 31 December 2023	<u>105,325</u>	<u>4,868</u>	<u>24,620</u>	<u>134,813</u>
Net book value				
At 31 December 2023	<u>259,259</u>	<u>552</u>	<u>31,653</u>	<u>291,464</u>
At 31 December 2022	<u>283,565</u>	<u>338</u>	<u>42,205</u>	<u>326,108</u>

Included within the net book value of land and buildings above is £Nil (2022 - £Nil) in respect of freehold land and buildings and £259,259 (2022 - £283,565) in respect of leaseholds.

10 Debtors

	2023 £	2022 £
Prepayments	<u>2,196</u>	<u>2,374</u>

11 Cash and cash equivalents

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

	2023	2022
	£	£
Cash on hand	589	937
Cash at bank	225,751	442,477
Short-term deposits	<u>643,184</u>	<u>260,489</u>
	<u>869,524</u>	<u>703,903</u>

12 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals	<u>9,770</u>	<u>11,893</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2023

13 Funds

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Balance at 31 December 2023 £
Unrestricted funds				
General	626,694	174,063	(74,733)	726,024
Designated	-	20,695	-	20,695
Total unrestricted funds	<u>626,694</u>	<u>194,758</u>	<u>(74,733)</u>	<u>746,719</u>
Restricted funds	<u>393,798</u>	<u>102,988</u>	<u>(90,091)</u>	<u>406,695</u>
Total funds	<u><u>1,020,492</u></u>	<u><u>297,746</u></u>	<u><u>(164,824)</u></u>	<u><u>1,153,414</u></u>
	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Balance at 31 December 2022 £
Unrestricted funds				
General	553,759	181,873	(116,522)	619,110
Designated	-	7,584	-	7,584
Total unrestricted funds	<u>553,759</u>	<u>189,457</u>	<u>(116,522)</u>	<u>626,694</u>
Restricted funds	<u>348,170</u>	<u>129,377</u>	<u>(83,749)</u>	<u>393,798</u>
Total funds	<u><u>901,929</u></u>	<u><u>318,834</u></u>	<u><u>(200,271)</u></u>	<u><u>1,020,492</u></u>

FIND (FAMILIES IN NEED) LIMITED

England & Wales - Charity number 1106050

Accounts

Company registration number: 5115880

Charity registration number: 1106050

Find (Families in Need) Ltd

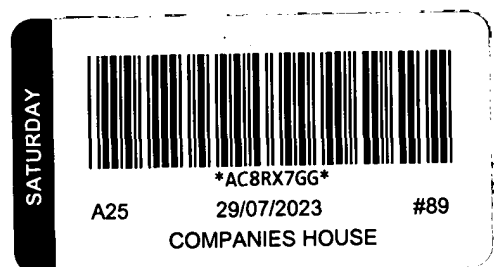
known as

FIND

(A company limited by share capital)

Annual Report and Financial Statements

for the Year Ended 31 December 2022



Find (Families in Need) Ltd

known as FIND

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Find (Families in Need) Ltd

known as FIND

Reference and Administrative Details

Chairman	M D A Reynel
Trustees	D N Austin P C Burton, Treasurer A H Cade A Carrington-Porter M D A Reynel D P Allen N Doole
Principal Office	42 Chequers Rise Great Blakenham Ipswich Suffolk IP6 0LT The charity is incorporated in England and Wales.
Company Registration Number	5115880
Charity Registration Number	1106050
Independent Examiner	Peter Duley AIMS Accountants for Business

Find (Families in Need) Ltd

known as FIND

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2022.

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Activities undertaken to further public benefit

FIND exists to relieve poverty in the area of the Borough of Ipswich and a 35 mile radius thereof of persons who by reason of their individual family or economic circumstances or by reason of illness, disability or handicap are in need, hardship or distress, by the provision of services, money and facilities and household items (including food, fuel, clothing, tools, furniture, bedding, safety equipment, heating, cooking or washing appliances and such other items as may be needed).

FIND is blessed with the generosity of so many individuals, businesses, clubs, churches and schools (to list but a few) enabling us to provide a variety of much needed aid i.e.: beds and bedding, clothing, furniture, white goods, school uniforms, gas and electric, travel costs, temporary accommodation, the list goes on.

We must never give up on doing all we can to provide for those in need, we are at times their only hope, passing by on the other side must NOT be an option. Never think that the little you can do is not worth doing, because it won't make a difference, believe me IT DOES!!

To each and every FIND volunteer (of which there are many), to my supportive Trustees, to the Donors, Fundraisers, Providers and those who encourage. `Thank you` for blessing me.

Chair's Report 2022

Not wanting to trumpet blow but FIND IS a vital resource of aid and support to the thousands (yes thousands) of individuals in need in Suffolk. For rarely does a day go by when a referrer from one of the many agencies accessing FIND does not express that without FIND they would not know who to turn to.

FIND has become more than a food bank or a supplier of household items – advice is sought (quite often by the referrers), for an array of issues.

Find (Families in Need) Ltd

known as FIND

Trustees' Report

We are the box of tissues, mopping up the tears of the desperate, continuing to feed, clothe, furnish and pay for accommodation. We listen and care, giving hope where far too often there seems no way forward – no lighting of their dark days.

The intense 2 years of Covid led me to hope that 2022 would bring a breathing space, a time to recuperate but it was not to be. The financial strain of Covid on Central and Local Government dealt another blow and economical disaster. Rising costs on food, fuel, household basics and the war in Ukraine meant that the resources of FIND were also to be tested.

Yet again the amazing supporters and donors stepped up to the plate – monetary giving continued (and still continues), ensuring that what FIND needed and was obtainable was affordable.

Thirty-two years ago I said that if the charity does good then it would be blessed with all it needs – I have continued to say this, for FIND (and myself), have been truly blessed.

2022 was a high speed train, leaving the station in January and not stopping until December. The months sped by vanishing into the past but during that time, in excess of 10,000 food parcels were given out. 35 children received new beds, dozens of homeless were found respite from the streets, washing machines, cookers and other white goods relieved the pressure for dozens of households, 6,000 individuals received help from FIND.

Six days a week volunteers played a part, packing, delivering, sorting, collecting customer donations from Sainsbury's, East of Ipswich Co-op, Waitrose, Lidl – all so vital. Picking up the weekly order from George, a local butcher and Aldi amounted to an outlay of around £30k, paid for through the giving of donors.

32 years on and FIND was needed and used. I give my thanks to each and every volunteer, to the hundreds who gave because they cared. To the Trustees and to each and everyone who comforted me with words of kindness and encouragement during my time of bereavement and I thank God for the strength and obstinacy I needed!

Maureen Reynel MBE.

Founder.

The annual report was approved by the trustees of the charity on 27 July 2023 and signed on its behalf by:



.....
M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Find (Families in Need) Ltd for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 27 July 2023 and signed on its behalf by:



.....
M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 7 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Find (Families in Need) Ltd (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Find (Families in Need) Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Find (Families in Need) Ltd's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Find (Families in Need) Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

A handwritten signature in black ink that reads "Peter Duley FCCA". The signature is written in a cursive style with some overlapping letters.

.....
Peter Duley
AIMS Accountants for Business
ACCA

27 July 2023

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2022
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	181,873	129,377	311,250
Investment income	4	<u>7,584</u>	<u>-</u>	<u>7,584</u>
Total income		<u>189,457</u>	<u>129,377</u>	<u>318,834</u>
Expenditure on:				
Raising funds	5	(39,904)	-	(39,904)
Charitable activities	6	<u>(76,618)</u>	<u>(83,749)</u>	<u>(160,367)</u>
Total expenditure		<u>(116,522)</u>	<u>(83,749)</u>	<u>(200,271)</u>
Net income		<u>72,935</u>	<u>45,628</u>	<u>118,563</u>
Net movement in funds		72,935	45,628	118,563
Reconciliation of funds				
Total funds brought forward		<u>553,759</u>	<u>348,170</u>	<u>901,929</u>
Total funds carried forward	13	<u>626,694</u>	<u>393,798</u>	<u>1,020,492</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	173,188	123,347	296,535
Investment income	4	<u>22</u>	<u>-</u>	<u>22</u>
Total income		<u>173,210</u>	<u>123,347</u>	<u>296,557</u>
Expenditure on:				
Raising funds	5	(25,730)	-	(25,730)
Charitable activities	6	<u>(68,783)</u>	<u>(61,934)</u>	<u>(130,717)</u>
Total expenditure		<u>(94,513)</u>	<u>(61,934)</u>	<u>(156,447)</u>
Net income		<u>78,697</u>	<u>61,413</u>	<u>140,110</u>
Net movement in funds		78,697	61,413	140,110
Reconciliation of funds				
Total funds brought forward		<u>475,062</u>	<u>286,757</u>	<u>761,819</u>

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2022
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Total funds carried forward	13	<u>553,759</u>	<u>348,170</u>	<u>901,929</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 13.

Find (Families in Need) Ltd

known as FIND

**(Registration number: 5115880)
Balance Sheet as at 31 December 2022**

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	9	326,108	311,237
Current assets			
Debtors	10	2,374	1,841
Cash at bank and in hand	11	<u>703,903</u>	<u>599,156</u>
		706,277	600,997
Creditors: Amounts falling due within one year	12	<u>(11,893)</u>	<u>(10,305)</u>
Net current assets		<u>694,384</u>	<u>590,692</u>
Net assets		<u>1,020,492</u>	<u>901,929</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		393,798	348,170
Unrestricted income funds			
Unrestricted funds		<u>626,694</u>	<u>553,759</u>
Total funds	13	<u>1,020,492</u>	<u>901,929</u>

Find (Families in Need) Ltd

known as FIND

**(Registration number: 5115880)
Balance Sheet as at 31 December 2022**

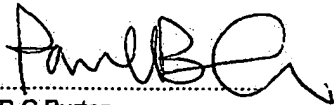
For the financial year ending 31 December 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 7 to 18 were approved by the trustees, and authorised for issue on 27 July 2023 and signed on their behalf by:



P C Burton
Trustee

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

1 Charity status

The charity is limited by share capital, incorporated in England and Wales.

The address of its registered office is:

42 Chequers Rise
Great Blakenham
Ipswich
Suffolk
IP6 0LT

These financial statements were authorised for issue by the trustees on 27 July 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Find (Families in Need) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Leasehold property	6.67% per annum straight line basis
Motor vehicles	25% per annum reducing balance basis
Furniture and equipment	3 years straight line

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

3 Income from donations and legacies

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	General £	£	£	£
Donations and legacies;				
Donations from individuals	181,873	129,377	311,250	296,535
	<u>181,873</u>	<u>129,377</u>	<u>311,250</u>	<u>296,535</u>

4 Investment income

	Unrestricted funds	Total 2022	Total 2021
	Designated £	£	£
Interest receivable and similar income;			
Interest receivable on bank deposits	7,584	7,584	22
	<u>7,584</u>	<u>7,584</u>	<u>22</u>

5 Expenditure on raising funds

a) Costs of trading activities

	Unrestricted funds	Total 2022	Total 2021
	General £	£	£
Depreciation, amortisation and other similar costs	39,904	39,904	25,730
	<u>39,904</u>	<u>39,904</u>	<u>25,730</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

6 Expenditure on charitable activities

		Unrestricted funds		Total 2022	Total 2021
	Note	General £	Restricted funds £	£	£
Rough sleepers		-	13,553	13,553	5,616
Food bank		-	70,196	70,196	56,318
Payments in relief of poverty		75,049	-	75,049	67,006
Governance costs	7	<u>1,569</u>	-	<u>1,569</u>	<u>1,777</u>
		<u>76,618</u>	<u>83,749</u>	<u>160,367</u>	<u>130,717</u>

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds		Total 2022	Total 2021
	General £		£	£
Allocated support costs	<u>1,569</u>		<u>1,569</u>	<u>1,777</u>
	<u>1,569</u>		<u>1,569</u>	<u>1,777</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 January 2022	364,584	4,182	4,522	373,288
Additions	-	410	56,273	56,683
Disposals	-	-	(4,522)	(4,522)
At 31 December 2022	<u>364,584</u>	<u>4,592</u>	<u>56,273</u>	<u>425,449</u>
Depreciation				
At 1 January 2022	56,713	2,724	2,614	62,051
Charge for the year	24,306	15,598	-	39,904
Eliminated on disposals	-	(2,614)	-	(2,614)
At 31 December 2022	<u>81,019</u>	<u>15,708</u>	<u>2,614</u>	<u>99,341</u>
Net book value				
At 31 December 2022	<u>283,565</u>	<u>(11,116)</u>	<u>53,659</u>	<u>326,108</u>
At 31 December 2021	<u>307,871</u>	<u>1,458</u>	<u>1,908</u>	<u>311,237</u>

Included within the net book value of land and buildings above is £Nil (2021 - £Nil) in respect of freehold land and buildings and £283,565 (2021 - £307,871) in respect of leaseholds.

10 Debtors

	2022 £	2021 £
Prepayments	<u>2,374</u>	<u>1,841</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

11 Cash and cash equivalents

	2022	2021
	£	£
Cash on hand	937	753
Cash at bank	442,477	352,406
Short-term deposits	260,489	245,997
	<u>703,903</u>	<u>599,156</u>

12 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other creditors	-	(1)
Accruals	11,893	10,306
	<u>11,893</u>	<u>10,305</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2022

13 Funds

	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Balance at 31 December 2022 £
Unrestricted funds				
General	553,759	181,873	(116,522)	619,110
Designated	<u>-</u>	<u>7,584</u>	<u>-</u>	<u>7,584</u>
Total unrestricted funds	553,759	189,457	(116,522)	626,694
Restricted funds	<u>348,170</u>	<u>129,377</u>	<u>(83,749)</u>	<u>393,798</u>
Total funds	<u><u>901,929</u></u>	<u><u>318,834</u></u>	<u><u>(200,271)</u></u>	<u><u>1,020,492</u></u>
	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Balance at 31 December 2021 £
Unrestricted funds				
General	350,411	173,188	(94,513)	429,086
Designated	<u>124,651</u>	<u>22</u>	<u>-</u>	<u>124,673</u>
Total unrestricted funds	475,062	173,210	(94,513)	553,759
Restricted funds	<u>286,757</u>	<u>123,347</u>	<u>(61,934)</u>	<u>348,170</u>
Total funds	<u><u>761,819</u></u>	<u><u>296,557</u></u>	<u><u>(156,447)</u></u>	<u><u>901,929</u></u>

FIND (FAMILIES IN NEED) LIMITED

England & Wales - Charity number 1106050

Accounts

Company registration number: 5115880

Charity registration number: 1106050

Find (Families in Need) Ltd

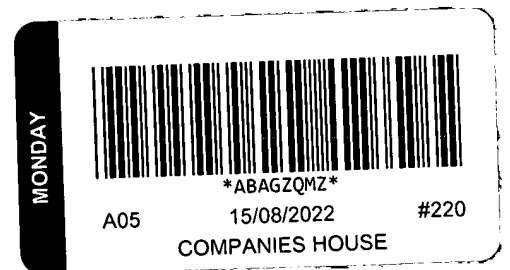
known as

FIND

(A company limited by share capital)

Annual Report and Financial Statements

for the Year Ended 31 December 2021



Find (Families in Need) Ltd

known as FIND

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Reference and Administrative Details	1
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Find (Families in Need) Ltd

known as FIND

Reference and Administrative Details

Chairman	M D A Reynel
Trustees	D N Austin P C Burton, Treasurer A H Cade A Carrington-Porter M D A Reynel D P Allen N Doole
Principal Office	42 Chequers Rise Great Blakenham Ipswich Suffolk IP6 0LT The charity is incorporated in England and Wales.
Company Registration Number	5115880
Charity Registration Number	1106050
Independent Examiner	Peter Duley AIMS Accountants for Business

Find (Families in Need) Ltd

known as FIND

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2021.

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Activities undertaken to further public benefit

FIND exists to relieve poverty in the area of the Borough of Ipswich and a 35 mile radius thereof of persons who by reason of their individual family or economic circumstances or by reason of illness, disability or handicap are in need, hardship or distress, by the provision of services, money and facilities and household items (including food, fuel, clothing, tools, furniture, bedding, safety equipment, heating, cooking or washing appliances and such other items as may be needed).

FIND is blessed with the generosity of so many individuals, businesses, clubs, churches and schools (to list but a few) enabling us to provide a variety of much needed aid i.e.: beds and bedding, clothing, furniture, white goods, school uniforms, gas and electric, travel costs, temporary accommodation, the list goes on.

We must never give up on doing all we can to provide for those in need, we are at times their only hope, passing by on the other side must NOT be an option. Never think that the little you can do is not worth doing, because it won't make a difference, believe me IT DOES!!

To each and every FIND volunteer (of which there are many), to my supportive Trustees, to the Donors, Fundraisers, Providers and those who encourage, also my husband 'Thank you' for blessing me.

Chair's Report 2021.

It is said that time passes very quickly if one is busy, this was certainly the case with regard to FIND in 2021 when no sooner had the year begun it seemed to end. Two pandemic lockdowns were tough enough but 2021 was filled week after week with complications and more need, very little time of respite, seeking ways of accessing bulk food orders which became increasingly more difficult which meant time consuming attempts to purchase smaller amounts of similar products from multiple store's rather than placing orders with 2 or 3.

The one thing we were not short of was the generous monetary donations of 100's of people of all ages, from children to adults, groups and individuals. These gifts enable FIND to purchase ambient foods along with fresh veg and fruit, meats, fish and dairy products, ensuring the continuation of providing the ever increasing numbers of people in need with good food parcels.

(Because of personal reasons in 2022 I have not been able to collate the stats for 2021 as yet but plan to do so very soon).

Find (Families in Need) Ltd

known as FIND

Trustees' Report

Provision of the usual Christmas Hampers and Gifts was, for a 3rd year not an easy task but with the support of RRT UK, 500 hampers arrived in time for us to distribute along with the 100 hampers made up by Scrutton Bland at their office base. Along with hampers went our regular food parcels, gift vouchers for both food and toy stores and a quantity of gift wrapped presents.

Nothing happens without the brilliant teamwork of close to 100 volunteers, amazing people who give so much of themselves to enable FIND to care for those in need. All my volunteers are deserving of an award – what they get is my thanks.

We welcomed 2 new Trustees, Nicola and Daren, and it didn't take long for them to find a niche where their expertise could be put to use.

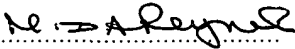
FIND is blessed to be governed by a team of good people who all share the same aim – that of care for others.

Now in its 32nd year, FIND is needed more than ever and must continue to give hope to those in despair.

Maureen Reynel M.B.E.

Founder.

The annual report was approved by the trustees of the charity on 28 July 2022 and signed on its behalf by:



M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Find (Families in Need) Ltd for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 28 July 2022 and signed on its behalf by:



M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 7 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Find (Families in Need) Ltd (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Find (Families in Need) Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Find (Families in Need) Ltd's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:


1. accounting records were not kept in respect of Find (Families in Need) Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

A handwritten signature in black ink, appearing to read 'Peter Duley', with a long horizontal stroke extending to the right.

.....
Peter Duley , The Association of Chartered Certified Accountants
AIMS Accountants for Business

28 July 2022

Find (Families in Need) Ltd

known as FIND

Statement of Financial Activities for the Year Ended 31 December 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	173,188	123,347	296,535
Investment income	4	22	-	22
Total income		<u>173,210</u>	<u>123,347</u>	<u>296,557</u>
Expenditure on:				
Raising funds	5	(25,730)	-	(25,730)
Charitable activities	6	(68,783)	(61,934)	(130,717)
Total expenditure		<u>(94,513)</u>	<u>(61,934)</u>	<u>(156,447)</u>
Net income		<u>78,697</u>	<u>61,413</u>	<u>140,110</u>
Net movement in funds		78,697	61,413	140,110
Reconciliation of funds				
Total funds brought forward		<u>475,062</u>	<u>286,757</u>	<u>761,819</u>
Total funds carried forward	13	<u>553,759</u>	<u>348,170</u>	<u>901,929</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	291,789	160,723	452,512
Investment income	4	249	-	249
Total income		<u>292,038</u>	<u>160,723</u>	<u>452,761</u>
Expenditure on:				
Raising funds	5	(26,938)	-	(26,938)
Charitable activities	6	(51,615)	(39,896)	(91,511)
Total expenditure		<u>(78,553)</u>	<u>(39,896)</u>	<u>(118,449)</u>
Net income		<u>213,485</u>	<u>120,827</u>	<u>334,312</u>
Net movement in funds		213,485	120,827	334,312
Reconciliation of funds				
Total funds brought forward		<u>261,577</u>	<u>165,930</u>	<u>427,507</u>

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2021
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Total funds carried forward	13	<u>475,062</u>	<u>286,757</u>	<u>761,819</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 13.

Find (Families in Need) Ltd
known as FIND
(Registration number: 5115880)
Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	9	311,237	343,589
Current assets			
Debtors	10	1,841	1,774
Cash at bank and in hand	11	<u>599,156</u>	<u>434,817</u>
		600,997	436,591
Creditors: Amounts falling due within one year	12	<u>(10,305)</u>	<u>(18,361)</u>
Net current assets		<u>590,692</u>	<u>418,230</u>
Net assets		<u>901,929</u>	<u>761,819</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		348,170	286,757
Unrestricted income funds			
Unrestricted funds		<u>553,759</u>	<u>475,062</u>
Total funds	13	<u>901,929</u>	<u>761,819</u>

Find (Families in Need) Ltd

known as FIND

**(Registration number: 5115880)
Balance Sheet as at 31 December 2021**

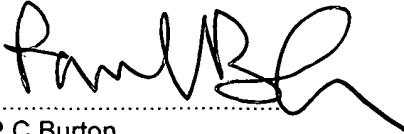
For the financial year ending 31 December 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 7 to 18 were approved by the trustees, and authorised for issue on 28 July 2022 and signed on their behalf by:



P C Burton
Trustee

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

1 Charity status

The charity is limited by share capital, incorporated in England and Wales.

The address of its registered office is:

42 Chequers Rise
Great Blakenham
Ipswich
Suffolk
IP6 0LT

These financial statements were authorised for issue by the trustees on 28 July 2022.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Find (Families in Need) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Leasehold property	6.67% per annum straight line basis
Motor vehicles	25% per annum reducing balance basis
Furniture and equipment	3 years straight line

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

3 Income from donations and legacies

	Unrestricted funds			
	General £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and legacies;				
Donations from individuals	173,188	123,347	296,535	452,512
	<u>173,188</u>	<u>123,347</u>	<u>296,535</u>	<u>452,512</u>

4 Investment income

	Unrestricted funds			
	Designated £	Total 2021 £	Total 2020 £	
Interest receivable and similar income;				
Interest receivable on bank deposits	22	22	249	
	<u>22</u>	<u>22</u>	<u>249</u>	

5 Expenditure on raising funds

a) Costs of trading activities

		Unrestricted funds		
	Note	General £	Total 2021 £	Total 2020 £
Depreciation, amortisation and other similar costs		25,730	25,730	26,938
		<u>25,730</u>	<u>25,730</u>	<u>26,938</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

6 Expenditure on charitable activities

		Unrestricted funds	Restricted funds	Total 2021	Total 2020
	Note	General £	£	£	£
Rough sleepers		-	5,616	5,616	3,545
Food bank		-	56,318	56,318	36,351
Payments in relief of poverty		67,006	-	67,006	49,808
Governance costs	7	<u>1,777</u>	<u>-</u>	<u>1,777</u>	<u>1,807</u>
		<u>68,783</u>	<u>61,934</u>	<u>130,717</u>	<u>91,511</u>

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds	Total 2021	Total 2020
	General £	£	£
Allocated support costs	<u>1,777</u>	<u>1,777</u>	<u>1,807</u>
	<u>1,777</u>	<u>1,777</u>	<u>1,807</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 January 2021	371,398	3,990	4,522	379,910
Additions	<u>(6,814)</u>	<u>192</u>	<u>-</u>	<u>(6,622)</u>
At 31 December 2021	<u>364,584</u>	<u>4,182</u>	<u>4,522</u>	<u>373,288</u>
Depreciation				
At 1 January 2021	33,013	1,330	1,978	36,321
Charge for the year	<u>23,700</u>	<u>1,394</u>	<u>636</u>	<u>25,730</u>
At 31 December 2021	<u>56,713</u>	<u>2,724</u>	<u>2,614</u>	<u>62,051</u>
Net book value				
At 31 December 2021	<u>307,871</u>	<u>1,458</u>	<u>1,908</u>	<u>311,237</u>
At 31 December 2020	<u>338,385</u>	<u>2,660</u>	<u>2,544</u>	<u>343,589</u>

Included within the net book value of land and buildings above is £Nil (2020 - £Nil) in respect of freehold land and buildings and £307,871 (2020 - £338,385) in respect of leaseholds.

10 Debtors

	2021 £	2020 £
Prepayments	<u>1,841</u>	<u>1,774</u>

11 Cash and cash equivalents

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

	2021	2020
	£	£
Cash on hand	753	470
Cash at bank	352,406	250,371
Short-term deposits	245,997	183,976
	<u>599,156</u>	<u>434,817</u>

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other creditors	(1)	(1)
Accruals	10,306	18,362
	<u>10,305</u>	<u>18,361</u>

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2021

13 Funds

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Balance at 31 December 2021 £
Unrestricted funds				
General	350,411	173,188	(94,513)	429,086
Designated	<u>124,651</u>	<u>22</u>	<u>-</u>	<u>124,673</u>
Total unrestricted funds	475,062	173,210	(94,513)	553,759
Restricted funds	<u>286,757</u>	<u>123,347</u>	<u>(61,934)</u>	<u>348,170</u>
Total funds	<u><u>761,819</u></u>	<u><u>296,557</u></u>	<u><u>(156,447)</u></u>	<u><u>901,929</u></u>
	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Balance at 31 December 2020 £
Unrestricted funds				
General	137,175	291,789	(78,553)	350,411
Designated	<u>124,402</u>	<u>249</u>	<u>-</u>	<u>124,651</u>
Total unrestricted funds	261,577	292,038	(78,553)	475,062
Restricted funds	<u>165,930</u>	<u>160,723</u>	<u>(39,896)</u>	<u>286,757</u>
Total funds	<u><u>427,507</u></u>	<u><u>452,761</u></u>	<u><u>(118,449)</u></u>	<u><u>761,819</u></u>

FIND (FAMILIES IN NEED) LIMITED

England & Wales - Charity number 1106050

Accounts

Company registration number: 5115880

Charity registration number: 1106050

Find (Families in Need) Ltd

known as

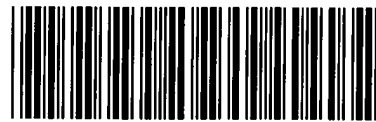
FIND

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2020

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COMPANIES HOUSE

Find (Families in Need) Ltd

known as FIND

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Find (Families in Need) Ltd

known as FIND

Reference and Administrative Details

Chairman	M D A Reynel
Trustees	D Austin P C Burton, Treasurer R J Bailey A H Cade A Carrington-Porter M D A Reynel
Principal Office	42 Chequers Rise Great Blakenham Ipswich Suffolk IP6 0LT The charity is incorporated in England and Wales.
Company Registration Number	5115880
Charity Registration Number	1106050
Independent Examiner	Peter Duley AIMS Accountants for Business

Find (Families in Need) Ltd

known as FIND

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2020.

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Activities undertaken to further public benefit

After many months of planning, fundraising, problem solving, discussions and 'bonding' we were able to move into FIND's new headquarters (incorporating the food bank), in November.

Receiving ongoing press, radio and television coverage, due to the amazing PR work by Genesis PR, has brought into focus and highlighted what FIND does in and for the Community, thus bringing awareness of just how difficult life has become for thousands of people who are caught in the poverty trap, through a multitude of reasons, some of which are self inflicted but mainly through no fault of their own.

FIND is blessed with the generosity of so many individuals, businesses, clubs, churches and schools (to list but a few) enabling us to provide a variety of much needed aid i.e.: beds and bedding, clothing, furniture, white goods, school uniforms, gas and electric, travel costs, temporary accommodation, the list goes on.

Yet again the figures rose in 2019, food parcels alone up by 1,000 on 2018 figures to 6,200.

A huge rise in the need for household items and a significant rise in referrals from the NHS and schools along with 40 plus other teams who refer to FIND. Showing the no. of individuals who received assistance amounted to 2,635, 0-17 year olds, and 3,575 adults.

If I were asked to comment on our Country's end of year report for 2019 it would read 'Could do better, MUST do better'.

We must never give up on doing all we can to provide for those in need, we are at times their only hope, passing by on the other side must NOT be an option. Never think that the little you can do is not worth doing, because it won't make a difference, believe me IT DOES!!

To each and every FIND volunteer (of which there are many), to my supportive Trustees, to the Donors, Fundraisers, Providers and those who encourage, also my husband 'Thank you' for blessing me.

Chair's report 2020

Thank you's are quite often the last item to go onto reports but I feel that they deserve to be number one on my 2020 report, for without the giving in so many different ways, FIND would have struggled to maintain the ongoing care for those in need.

There is no priority or alphabetical order and every giver is number one! - Individuals and families who popped up at the food bank with donations of food, toiletries and a "thank you" to the volunteers who were doing the work of FIND; children coming along with food and sweets purchased from their pocket money; the boys and girls who don't have much but still want to help;

Find (Families in Need) Ltd

known as FIND

Trustees' Report

the intrepid Charlie who ran every day in July to raise funds for the food bank, in total he completed a marathon and raised over £1000! (Charlie still pops in now and again and I hug him with my heart), and the companies (East of England Co-Op, Sainsbury's, Waitrose, Macro, Asda, Lidl), churches and groups of people, collecting food from their communities, fund raising, sending cheques and cash to swell our funds.

Suffolk Community Foundation found funds enabling us to purchase gas, electricity and oil for those in need.

Hundreds of individuals supporting us with ongoing monetary donations, facilitating the purchase of much needed freezers and refrigerators, utensils, strong carrier bags and fresh foods.

We spend wisely and the givers keep giving - what a blessing. (Thank you "prayer warriors", you know who you are).

Volunteers

From the first lockdown over 40 volunteers stepped down for various reasons, a cause for concern? No! For at the same time dozens of people were wanting to volunteer; drivers delivering the food parcels; others working inside with packing and sorting; even 3 cleaners!

From day one our priority has been to keep everyone safe. We adopted social distancing, donned masks and gloves as well as limiting the number of people working inside at any one time. This was tough for a few who found the rules unnecessary at first but it worked.

Brilliant volunteers "THANK YOU".

Trustworthy Trustees "THANK YOU".

Our accounts, (amazing job Paul!), are very healthy and we have been able to pay off our loan to the Borough (who I'm sure, now realise that the long journey taken to obtain "the old changing rooms" by FIND, was well worth it).

As always we face expenditures and we will need to pay (a probably high) rent, on a suitable venue for the "household provisions" side of the charity and it would be sensible to set aside 4 years rent for peace of mind. The Luton van also needs to be replaced and possibly the Combo which is vital to the food bank.

Throughout 2020 FIND closed for just 2 days; no taking cover in the bunker when there were urgent needs to attend to!

Statistics

Food parcels (including Christmas) were close to 8,000.

Individuals either fed/furnished/accommodated/kept warm/clothed/booted/evictions diverted by paying rent debts/etc: 3,571 18-94yr olds.

2,235 0-17yr olds.

Find (Families in Need) Ltd

known as FIND

Trustees' Report

Epilogue on 2020

A year of challenges, laughter, tears and HOPE.....we cared, we accomplished, we didn't give up or give in and we celebrated **30 YEARS** of doing just that! **THANK YOU.**

The annual report was approved by the trustees of the charity on 22/4/21 and signed on its behalf by:

M D A Reynel

M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Statement of Trustees' Responsibilities

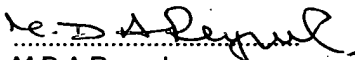
The trustees (who are also the directors of Find (Families in Need) Ltd for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

Approved by the trustees of the charity on 22/4/21 and signed on its behalf by:


M D A Reynel
Chairman and Trustee

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 8 to 19.

Respective responsibilities of trustees and examiner

As the charity's trustees of Find (Families in Need) Ltd (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Find (Families in Need) Ltd are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Find (Families in Need) Ltd's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Find (Families in Need) Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Find (Families in Need) Ltd

known as FIND

Independent Examiner's Report to the trustees of Find (Families in Need) Ltd



.....
Peter Duley, The Association of Chartered Certified Accountants
AIMS Accountants for Business

Date:.....

22/4/21

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2020
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	291,789	160,723	452,512
Investment income	4	249	-	249
Total income		<u>292,038</u>	<u>160,723</u>	<u>452,761</u>
Expenditure on:				
Raising funds	5	(26,938)	-	(26,938)
Charitable activities	6	<u>(51,615)</u>	<u>(39,896)</u>	<u>(91,511)</u>
Total expenditure		<u>(78,553)</u>	<u>(39,896)</u>	<u>(118,449)</u>
Net income		<u>213,485</u>	<u>120,827</u>	<u>334,312</u>
Net movement in funds		213,485	120,827	334,312
Reconciliation of funds				
Total funds brought forward		<u>261,577</u>	<u>165,930</u>	<u>427,507</u>
Total funds carried forward	14	<u>475,062</u>	<u>286,757</u>	<u>761,819</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2019 £
Income and Endowments from:				
Donations and legacies	3	103,482	132,640	236,122
Investment income	4	698	-	698
Total income		<u>104,180</u>	<u>132,640</u>	<u>236,820</u>
Expenditure on:				
Charitable activities	6	<u>(55,453)</u>	<u>(40,966)</u>	<u>(96,419)</u>
Total expenditure		<u>(55,453)</u>	<u>(40,966)</u>	<u>(96,419)</u>
Net income		<u>48,727</u>	<u>91,674</u>	<u>140,401</u>
Net movement in funds		48,727	91,674	140,401
Reconciliation of funds				
Total funds brought forward		<u>212,850</u>	<u>74,256</u>	<u>287,106</u>
Total funds carried forward	14	<u>261,577</u>	<u>165,930</u>	<u>427,507</u>

Find (Families in Need) Ltd

known as FIND

**Statement of Financial Activities for the Year Ended 31 December 2020
(Including Income and Expenditure Account and Statement of Total Recognised
Gains and Losses)**

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2019 is shown in note 14.

Find (Families in Need) Ltd

known as FIND

**(Registration number: 5115880)
Balance Sheet as at 31 December 2020**

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	9	343,589	366,537
Current assets			
Debtors	10	1,774	2,115
Cash at bank and in hand	11	<u>434,817</u>	<u>224,655</u>
		436,591	226,770
Creditors: Amounts falling due within one year	12	<u>(18,361)</u>	<u>(29,063)</u>
Net current assets		<u>418,230</u>	<u>197,707</u>
Total assets less current liabilities		761,819	564,244
Creditors: Amounts falling due after more than one year	13	<u>-</u>	<u>(136,737)</u>
Net assets		<u><u>761,819</u></u>	<u><u>427,507</u></u>
Funds of the charity:			
Restricted income funds			
Restricted funds		286,757	165,930
Unrestricted income funds			
Unrestricted funds		<u>475,062</u>	<u>261,577</u>
Total funds	14	<u><u>761,819</u></u>	<u><u>427,507</u></u>

Find (Families in Need) Ltd

known as FIND

**(Registration number: 5115880)
Balance Sheet as at 31 December 2020**


For the financial year ending 31 December 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 22/4/21 and signed on their behalf by:



.....
P C Burton
Trustee

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2020

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

42 Chequers Rise
Great Blakenham
Ipswich
Suffolk
IP6 0LT

These financial statements were authorised for issue by the trustees on 22 April 2021.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Find (Families in Need) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Find (Families in Need) Ltd

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Notes to the Financial Statements for the Year Ended 31 December 2020

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Find (Families in Need) Ltd

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Notes to the Financial Statements for the Year Ended 31 December 2020

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Leasehold property	6.67% per annum straight line basis
Motor vehicles	25% per annum reducing balance basis
Furniture and equipment	3 years straight line

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Find (Families in Need) Ltd

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Notes to the Financial Statements for the Year Ended 31 December 2020

3 Income from donations and legacies

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	General £	£	£	£
Donations and legacies;				
Donations from individuals	<u>291,789</u>	<u>160,723</u>	<u>452,512</u>	<u>236,122</u>
	<u>291,789</u>	<u>160,723</u>	<u>452,512</u>	<u>236,122</u>

4 Investment income

	Unrestricted funds	Total 2020	Total 2019
	Designated £	£	£
Interest receivable and similar income;			
Interest receivable on bank deposits	<u>249</u>	<u>249</u>	<u>698</u>

5 Expenditure on raising funds

a) Costs of trading activities

	Note	Unrestricted funds	Total 2020
		General £	£
Depreciation, amortisation and other similar costs		<u>26,938</u>	<u>26,938</u>
		<u>26,938</u>	<u>26,938</u>

Find (Families in Need) Ltd

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Notes to the Financial Statements for the Year Ended 31 December 2020

6 Expenditure on charitable activities

		Unrestricted funds			
	Note	General £	Restricted funds £	Total 2020 £	Total 2019 £
Rough sleepers		-	3,545	3,545	2,782
Food bank		-	36,351	36,351	38,184
Payments in relief of poverty		-49,808	-	-49,808	53,637
Governance costs	7	<u>1,807</u>	<u>-</u>	<u>1,807</u>	<u>1,816</u>
		<u><u>51,615</u></u>	<u><u>39,896</u></u>	<u><u>91,511</u></u>	<u><u>96,419</u></u>

7 Analysis of governance and support costs

Governance costs

		Unrestricted funds		
		General £	Total 2020 £	Total 2019 £
Allocated support costs		<u>1,807</u>	<u>1,807</u>	<u>1,816</u>
		<u><u>1,807</u></u>	<u><u>1,807</u></u>	<u><u>1,816</u></u>

Find (Families in Need) Ltd

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Notes to the Financial Statements for the Year Ended 31 December 2020

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
Cost				
At 1 January 2020	371,398	-	4,522	375,920
Additions	-	3,990	-	3,990
At 31 December 2020	<u>371,398</u>	<u>3,990</u>	<u>4,522</u>	<u>379,910</u>
Depreciation				
At 1 January 2020	8,253	-	1,130	9,383
Charge for the year	24,760	1,330	848	26,938
At 31 December 2020	<u>33,013</u>	<u>1,330</u>	<u>1,978</u>	<u>36,321</u>
Net book value				
At 31 December 2020	<u>338,385</u>	<u>2,660</u>	<u>2,544</u>	<u>343,589</u>
At 31 December 2019	<u>363,145</u>	<u>-</u>	<u>3,392</u>	<u>366,537</u>

Included within the net book value of land and buildings above is £Nil (2019 - £Nil) in respect of freehold land and buildings and £338,385 (2019 - £363,145) in respect of leaseholds.

10 Debtors

	2020 £	2019 £
Prepayments	<u>1,774</u>	<u>2,115</u>

11 Cash and cash equivalents

Find (Families in Need) Ltd

known as FIND

Notes to the Financial Statements for the Year Ended 31 December 2020

	2020	2019
	£	£
Cash on hand	470	441
Cash at bank	250,371	170,487
Short-term deposits	183,976	53,727
	<u>434,817</u>	<u>224,655</u>

12 Creditors: amounts falling due within one year

	2020	2019
	£	£
Other loans	-	10,749
Other creditors	(1)	-
Accruals	18,362	18,314
	<u>18,361</u>	<u>29,063</u>

13 Creditors: amounts falling due after one year

	2020	2019
	£	£
Other loans	-	136,737

Find (Families in Need) Ltd

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Notes to the Financial Statements for the Year Ended 31 December 2020

14 Funds

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Balance at 31 December 2020 £
Unrestricted funds				
General	137,175	291,789	(78,553)	350,411
Designated	<u>124,402</u>	<u>249</u>	<u>-</u>	<u>124,651</u>
Total unrestricted funds	261,577	292,038	(78,553)	475,062
Restricted funds	<u>165,930</u>	<u>160,723</u>	<u>(39,896)</u>	<u>286,757</u>
Total funds	<u><u>427,507</u></u>	<u><u>452,761</u></u>	<u><u>(118,449)</u></u>	<u><u>761,819</u></u>
	Balance at 1 January 2019 £	Incoming resources £	Resources expended £	Balance at 31 December 2019 £
Unrestricted funds				
General	89,146	103,482	(55,453)	137,175
Designated	<u>123,704</u>	<u>698</u>	<u>-</u>	<u>124,402</u>
Total unrestricted funds	212,850	104,180	(55,453)	261,577
Restricted funds	<u>74,256</u>	<u>132,640</u>	<u>(40,966)</u>	<u>165,930</u>
Total funds	<u><u>287,106</u></u>	<u><u>236,820</u></u>	<u><u>(96,419)</u></u>	<u><u>427,507</u></u>