

CARAS

TRUSTEES' REPORT

FOR THE PERIOD 1 SEPTEMBER 2024 TO 31 AUGUST 2025

Charity registration number: 1124376

Company registration number: 06462487

Registered address/ principal office:

**Unit B211 Tooting Works
89 Bickersteth Road
London
SW17 8NE**

CARAS

TRUSTEES' REPORT FOR THE PERIOD 1 SEPTEMBER 2024 TO 31 AUGUST 2025

The Trustees present their annual report and financial statements for the period ended 31 August 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document and, where applicable, the Companies Act 2006. This report follows the Charities SORP (FRS 102).

This year has demanded calm, practical leadership. The policy environment and public discourse around people seeking sanctuary has continued to harden, and the pressures on our community members have not eased. Yet, inside that noise, CARAS has stayed focused on what matters: showing up consistently, reducing isolation, and helping people regain agency while they navigate uncertainty.

We closed a Strategic Plan period which was originally written as a five-year strategy and then shortened to four years in response to rapid changes in asylum support, immigration policy and the needs of our community. During the year we restructured our programmes to strengthen delivery across provision for adults and young people, deepened our work with people living in asylum accommodation, and expanded provision for young people who face delays in their education.

Trustees also made a deliberate decision to invest in staff wellbeing by piloting a four-day week. We did not treat this as a 'perk'; we treated it as a test of resilience and service quality. The data, feedback and outcomes in this report show that CARAS can protect staff capacity while still delivering high-impact support.

I want to thank our staff, volunteers, partners and funders for their commitment, and our community members for trusting us with their stories and aspirations.



Helen Gribble, Chair of Trustees

Message from the CEO

Across the year, our teams have continued to respond to change at pace: shifting media narratives and rising threat to newly arrived people, changes to accommodation patterns, barriers to education, and a constant stream of practical problems that become overwhelming when you are new to a place, speaking a new language, or living with trauma. CARAS's role is to be a steady guide — helping people understand their options, build skills, and find community.

In practice, that can look like supporting someone to move from crisis to stability: a parent in asylum accommodation who learns how to access local services and begins to feel less alone; a young person out of education who gains routine, confidence and language through our 'Get Ready for School' provision; or an adult who arrives to learn English and, over time, becomes the person welcoming others.

We have also strengthened our advice capacity, including progress towards regulated advice provision, so that people can receive accurate, accountable support when it matters most. I am proud of how staff and volunteers have sustained a warm, rights-based approach while maintaining rigorous safeguarding and quality standards.

Our staff team has demonstrated deep commitment to our cause, and to each other as we navigate these challenging circumstances together.

Thank you to everyone who has contributed time, expertise and solidarity this year. Huge gratitude goes out to our volunteer teams, to our donors, and to the trusts and foundations that support our work.



Eleanor Brown

Chief Executive Officer

Objectives and activities

Mission and vision

CARAS exists to work alongside refugees and people seeking asylum, providing holistic support across education and training; information, advice and guidance; and community building and wellbeing. Together, this offer boosts people's ability to step forward with confidence into their new lives.

We welcome all who have sought safety in the UK, offering a community of support in which they can flourish.

Our values

Kindness: CARAS nurtures all who are part of our community, helping everyone develop their skills, talents and interests.

Justice: CARAS strives for social justice following a rights-based approach and challenging instances when rights are not upheld in wider society.

Empowerment: CARAS works alongside people, recognising and respecting their skills and strengths and striving together for better outcomes.

‘With’ not ‘for’: CARAS puts the voices, opinions, experiences and needs of its beneficiaries at the heart of all that we do.

Public benefit

The Trustees have had regard to the Charity Commission’s guidance on public benefit. CARAS’s activities are directed toward relieving need and disadvantage experienced by refugees and people seeking asylum, supporting access to education, information and advice, and building community connection and wellbeing.

Our main activities

During the period, CARAS delivered programmes and services across three axes: learning, training and employability which includes literacy, numeracy, digital skills and a bridging-education programme for young people; wellbeing, connection and community via our vibrant community programmes; and information, advice and guidance delivered by our expert casework team. These activities are supported by volunteers and delivered in partnership with local and national stakeholders.

Achievements and performance

Strategic focus in 2024/25

- Our work this year concentrated on strengthening delivery and deepening impact. We brought our adult and youth provision together under a single Community Programmes banner and Head of Service, enabling clearer pathways and more consistent practice. We increased our focus on supporting adults living in asylum hotels, recognising the heightened risk of isolation and deteriorating wellbeing. For young people, we expanded our ‘Get Ready for School’ offer to provide 15.5 hours per week of educational support for those awaiting a mainstream school or college place. We also progressed our advice capability by achieving OISC/IAA accreditation to Level 2, and we consulted on and drafted a new three-year Strategic Plan to guide the next phase of CARAS’s work. Alongside service development, we invested in fundraising capacity so that the organisation can remain resilient in a volatile funding environment.

Four-day week pilot

CARAS reviewed its employment practices and piloted a four-day week through a national pilot coordinated by the Four Day Week Foundation. The initial trial ran from January to June 2025. Staff reported significant wellbeing benefits, while the organisation tracked service delivery and outcomes to ensure standards were maintained. In June 2025, Trustees voted to extend the pilot to a full 12 months to ensure annual targets were met. CARAS achieved all targets against the prior year baseline and delivered its strongest outcomes to date.

We are proud to be an organization that prioritises wellbeing for all without compromising on quality.

Outcomes summary

Overview of methodology

Outcomes are measured using distance-travelled methodology. An assessment framework is provided via Microsoft Forms, translated into key community languages and supported by images to aid comprehension. Where community members have low literacy, staff contact individuals by phone to ensure accessibility. This information is supplemented by case studies, workshop evaluations, attendance and referral records, and demographic information.

Response rates

We invite all community members who have attended five or more sessions over the past year to reply to the outcomes survey. The increase in eligible community members is noteworthy, indicating more people are staying engaged with CARAS for longer. In total, 533 unique individuals accessed support from CARAS over the year. 280 people had sustained engagement of 5 sessions or more.

Results – outcomes across the organisation

The policy environment and media landscape have continued to worsen.

Despite this, results show this is CARAS's most impactful year to date with rises in positive change across all measures. This reflects the work of our staff and volunteers to welcome each individual, celebrate people for who they are, and support their specific needs and goals. It is also notable that this was the first year of the four-day week pilot, with staff reducing hours by 20%, without evidence of reduced impact.

Impact in action

These short stories illustrate what sits behind the outcomes data. Quotes were given by CARAS community members at a range of our activities.

- CARAS creates connections that counter the common experiences of marginalisation and isolation that are otherwise common. After being welcomed into weekly community sessions, people build friendships, begin travelling independently to activities, and can later take on volunteer roles welcoming others. This is typical of the pathway from isolation to belonging to confidence that we see repeatedly. "I felt I was part of a group and very optimistic."
- Young people often experience long delays in being enrolled in formal education. This causes a great deal of worry and can lead to declines in mental health and wellbeing. Our education provision has a clear impact on educational outcomes as well as boosting wellbeing. "I felt better when I came to CARAS. I learned words and made friends. My English is better."
- Our values are alive in our work- staff and volunteers work carefully to ensure that our community members experience kindness, can understand and access the information

and support they need, and feel empowered to take action for themselves. “I have made 3 or 4 friends at CARAS from different countries. I can talk with them sometimes about personal things. Connecting with each other is really good. I feel more power, not only from friends, but also from CARAS staff and volunteers. For example if I get a problem I can imagine that they will absolutely help me, heart and soul. I love to think I have CARAS.”

- Many people experience significant challenges as they navigate unfamiliar systems and languages. With practical support (including interpretation), they were able to understand their options, attend key appointments, and link into appropriate services. The change wasn't just 'information'; it was reduced stress and a sense of control. Often, small moments are the start of big changes in someone's life: “Before CARAS I was shy, but now I'm not afraid to go to the post office”
- ‘A’ is a young person who had been out of education for months and felt left behind. Through ‘Get Ready for School’, they established routine, improved confidence in English and digital skills, and were supported to prepare for a mainstream placement. This reflects why increased hours of structured learning support drives better education outcomes.

Outcomes for adult community members

97 adult community members responded to the outcomes survey. Positive outcomes improved compared to 2024 across seven outcome areas. There was a slight decrease in outcomes relating to confidence in English and ability to speak English, and in feeling that opinions are important and being able to help others. Our ESOL outcomes may reflect changing demographics: we supported more people than in previous years who did not require English language support.

We are particularly proud of increased impacts shown in having friends, enjoyment of life and feeling good about the future, indicating improved wellbeing in a period where people may be waiting for asylum determinations in poor conditions.

Disaggregation also showed a greater number of individuals reporting significantly improved outcomes ('a lot more') across ten outcome areas.

Key insights from this year's outcomes data

Engagement with CARAS is deepening: 280 people were eligible to complete the outcomes survey and 161 responded (around 57% of eligible people). This matters because outcomes are measured for people who stay engaged (five or more sessions), so an increase in eligibility is a proxy for sustained participation rather than one-off contact. We choose 5 or more sessions so that we can see meaningful, sustained change. One-off interventions are measured via e.g. casework outcomes.

Adults — what changed and what it suggests

- Language-related outcomes dipped slightly. This is not automatically a performance issue - it may reflect a shift in who is attending. We are working with a larger proportion of people who do not need ESOL support. Still, we are paying attention to this and have used this feedback to adjust our provision, with an offer of a higher level of English support.

Young people — what changed and what it suggests

- Delivery time matters. The uplift in outcomes is consistent with expanding 'Get Ready for School' to 15.5 hours per week — routine plus learning support is a direct pathway to positive outcomes both during engagement with CARAS and once young people have been able to enrol at school or college.
- Outcomes were overwhelmingly positive, with clear improvements in social connection and future-orientation e.g. Because of CARAS I enjoy my life: 97% positive change (up from 89% in 2024); Because of CARAS I feel good about the future: 98% (up from 87%); and Because of CARAS I have friends who support me: 95% (up from 86%).
- The biggest gains were in the 'protective factors' that reduce isolation and deterioration while people wait in unstable conditions. This aligns with the increased need from adults in asylum accommodation and the consistency created by bringing adult and youth provision under one Community Programmes umbrella.
- Wellbeing and connection measures were strengthened e.g. Because of CARAS, I feel connected to others: 96% (up from 93%).

Outcomes for young community members

64 young people responded to the outcomes survey. Results are broadly consistent with 2024. Notable increases were reported in having friends, being in education, employment or training, ability to speak English, and feeling that their opinions are important. A key driver was increased delivery time in 'Get Ready for School', providing three days of educational support for young people awaiting a mainstream school or college place. These results show the impact of time to develop English, numeracy, literacy and digital skills that support success at school.

Resources and volunteers

- Varied income streams including grants from trusts and foundations; income from paid training sessions and student placements; individual giving; and corporate donations.
- Expert staff.
- Wide-ranging volunteer support.
- Varied and impactful partnerships.

All of our programmes are supported by volunteers. Each year, approximately 60 volunteers freely give their time to CARAS activities. Collectively, they boost our capacity to provide one-to-one support in ESOL classes; support the delivery of essential basic information; free up casework staff to work on complex matters; offer creative arts and sports sessions; and fundraise and advocate for our cause. We are proud to hold an Investors in Volunteers award

and are extremely grateful to all of our volunteers for building a strong and visible welcome for newly arrived people.

Financial review

Total income for the period was £872,276 (2024: £876,961) and total expenditure was £795,774 (2024: £704,832), resulting in a net surplus of £76,502. At the period end, total funds carried forward were £516,136, comprising unrestricted funds of £386,918 and restricted funds of £129,219.

Significant events affecting financial performance

Compared to previous year CARAS income was reduced only by 1% and the expenditure was increased by 13%. The main reason for the increase in expenditure was staff salary annual increase by 3% and increase in other charitable activities through Learning, Youth, Casework, Adult and Volunteer programmes. The charitable activities expenditure was 91% of total expenditure and fundraising being only 9%.

Principal sources of funding during the year and as in previous periods were grants and donations, which amounted to £844,485 and made 97% of our total income. The other 3% were trading and investment income.

Fundraising

CARAS carries out fundraising activities through the use of a small in-house fundraising team. During this period, there was one junior fundraiser with support and leadership from the CEO and our Head of Operations. All monitoring and evaluation is carried out internally, led by our senior leadership team.

Principal funding sources

The charity's principal funding sources in the period included Wandsworth Council, Croydon Council, and the Mayor's Fund; multi-year grants are from the National Lottery Reaching Communities fund, Henry Smith Charity, Children in Need, The Mercers Company, Go! London, The Justice Together Initiative, Swire Charitable Trust, Berkeley Foundation, Jack Petchey, Adobe, Garfield Weston, Mrs Smith and Mount Trust, 29th May 1961 Foundation, and the Wimbledon Foundation ACTS 435. Single year funds are from London Freemasons, and the Newby Trust.

Unrestricted funds come from training and placements, individual giving and corporate donations. These resources supported CARAS's core objectives across education and training, advice and guidance, and community building and wellbeing.

Reserves policy

The Trustees maintain a reserves policy that aims to hold free reserves equivalent to four months of running costs circa £270,000. Free reserves are defined as unrestricted funds not committed or invested in tangible fixed assets. At 31 August 2025, free reserves were £391,918, representing approximately 5.7 months of expenditure.

Some of this surplus has been designated as a planned spend for the next financial year, bridging gaps in funds from trusts and foundation, bringing reserves down to our policy level.

Trustees recently amended our Reserves Policy to allow for a range of between 4 and 6 months expenditure to be held in reserve. This decision was made to give greater flexibility, primarily allowing us to have a period of growth in alignment with our newly launched three year strategy.

Going concern

The Trustees have considered the charity's financial forecasts and cash flow projections and believe that CARAS is well placed to manage its financial risks. The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and therefore the financial statements are prepared on a going concern basis.

Investments

CARAS's investment policy is to place surplus cash in low-risk deposits to protect capital and maintain liquidity, unless and until Trustees agree an alternative approach. The charity held no material investments at the period end.

Principal risks and uncertainties

During the period, the charity strengthened its risk management approach, including reviewing key risks and agreeing risk appetite levels. The principal risks include: volatility in grant funding and the sustainability of core costs; the impact of changes in asylum accommodation and policy on demand for services; safeguarding risks arising from an uncertain and hardening policy environment; staffing capacity and wellbeing in a high-pressure sector; and operational and compliance risks associated with advice provision. Risks are monitored through a risk register reviewed by Trustees and senior management, with mitigations including diversified income generation, strong safeguarding and clinical supervision arrangements, scenario planning and cashflow monitoring, and investment in staff wellbeing and retention.

Structure, governance and management

Governing document and legal status

CARAS is constituted as a charity and a registered company and is governed by its memorandum and articles of association dated 2008.

Trustee recruitment and appointment

Trustees are appointed in accordance with the governing document. New Trustees are recruited through a skills-based process to ensure the Board maintains an appropriate balance of expertise and lived experience relevant to the charity's purposes. Induction includes an overview of the charity's work, governance responsibilities, safeguarding and key policies, and opportunities for ongoing training.

Organisational structure and decision making

The Board of Trustees meets quarterly and is responsible for the strategic direction and oversight of CARAS, including approving strategy, budget, key policies and risk appetite. Day-to-day management is delegated to the Chief Executive Officer, supported by the senior leadership team. The Board operates through the Finance Committee, Risk Working Group, and task and finish groups as needed, each with terms of reference and delegated authority.

Remuneration policy for key management personnel

Pay for the Chief Executive and all staff is set by Trustees and is informed by the charity's pay policy, affordability, and benchmarking against comparable organisations. The charity aims to recruit and retain high-quality staff while ensuring appropriate stewardship of funds.

Plans for future periods

During 2025/26, CARAS will implement its new three-year Strategic Plan, building on the learning from the previous strategy. Priorities are:

1. Deepen and Strengthen Our Core Offer

We will strengthen, deepen and expand our holistic support for refugees and people seeking asylum with a focus on delivering excellence— ensuring every person we work with is met with dignity, agency and care.

2: Build a Voice for Change, launching our Policy and Campaigns Unit.

Working with our community members, we will identify the changes we want to see in the world, speaking out together to achieve policy reform in the areas that matter most.

3: Fit for the Future

We will invest in the people, place, policies and practices that make CARAS resilient, inclusive and sustainable, building an organisation that reflects our values, supports our team, and stands ready to meet the future.

4: Shift the Narrative, communications, storytelling and supporter engagement.

We will invest in ethical storytelling that reaches thousands more people and inspires them to support our work through targeted actions.

5: Sustain and Grow, funding, partnerships and organisational resilience.

We will deliver continued, moderate growth across our funding portfolio, increasing unrestricted income whilst securing new major multiyear grants to stabilise our programme and operational delivery.

We will also be completing the full-year evaluation of the four-day week pilot to inform a long-term decision.

Trustees

The Trustees serving during the period and at the date of approval were:

- Keith McGuinness (co-chair)
- Helen Gribble (co-chair)
- Matthew Pepler
- Filimon Berhane
- Samah Ahmed
- Laura Williams
- Dhanush Arun
- Suhan Rajkumar (resigned 09.07.2025)
- Rishi Goenka (resigned 09.04.2025)
- Jenny Love (appointed 23.4.2025)
- Struan Robertson (appointed 23.4.2025)

Senior management

Chief Executive Officer: Eleanor Brown.

Key management personnel: James Nicholas Charnock – Head of Development and Impact (left Dec 2025; Ryan Boyce – Head of Development and Impact (started Jan 26).

Professional advisers and bankers

Independent examiner: **Crowe U.K. LLP, Helen Blundell.**

Address: **Crowe U.K. LLP, Black Country House, Rounds Green Road, Oldbury, West Midlands B69 2DG, UK**

Bankers: **CAF Bank.**

Address: **25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ**

Funds held as custodian trustee on behalf of others

The charity did not hold funds as custodian trustee on behalf of others during the period.

Declaration

Statement of responsibilities of the trustees:

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principals of the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Charity law. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees declare that they have followed the steps above and approve the Trustees' Report.

Signed on behalf of the Trustees

A handwritten signature in cursive script that reads "Helen Gribble".

Name: Helen Gribble

Date: 5th May 2026.

Independent examiner's report to the trustees of CARAS (Community Action For Refugees and Asylum Seekers) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, 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 the Company 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.

Helen Blundell LLB FCA FCIE DChA

Crowe UK LLP
Black Country House
Rounds Green Road
Oldbury
B69 2BG
Date:6 May 2026.....



CARAS (Community Action For Refugees and Asylum Seekers)**Statement of financial activities****For the year ended 31 August 2025**

		Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2024 Total Funds £</i>
	Note						
Income from:							
Donations and legacies	2	187,029	17,561	204,590	151,359	29,990	181,349
Charitable activities	3	78,153	561,741	639,894	11,900	663,487	675,387
Other trading income		11,530	0	11,530	11,440	0	11,440
Investment income		16,222	0	16,222	8,153	0	8,153
Other Income		39	0	39	632	0	632
Total income		292,973	579,303	872,276	183,484	693,477	876,961
Expenditure on:							
Raising funds	4	32,747	35,946	68,694	64,190	0	64,190
Charitable activities	4	103,470	623,611	727,080	62,371	578,270	640,641
Total expenditure		136,217	659,557	795,774	126,561	578,270	704,831
Net income for the year		156,756	(80,254)	76,502	56,923	115,207	172,130
Transfers between funds		(94,266)	94,266	0	0	0	0
Net income / (expenditure) before other recognised		62,490	14,011	76,502	56,923	115,207	172,130
Reconciliation of funds:							
Total funds brought forward		324,427	115,207	439,635	267,505	0	267,505
Total funds carried forward		386,918	129,219	516,136	324,427	115,207	439,635

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

The annexed notes form part of these financial statements.

CARAS (Community Action For Refugees and Asylum Seekers)

Balance sheet

For the year ended 31 August 2025

	Note	2025 £	2025 £	2024 £	2024 £
Current assets:					
Debtors	12	70,761		21,922	
Cash at bank and in hand		<u>471,220</u>		<u>475,889</u>	
		541,981		497,811	
Liabilities:					
Creditors: amounts falling due within one year	13	<u>(25,845)</u>		<u>(58,176)</u>	
Net current assets			516,136		439,635
Total net assets			516,136		439,635
Funds					
Restricted funds	14		129,218		115,207
Unrestricted funds:			<u>386,918</u>		<u>324,428</u>
Total funds			516,136		439,635

For the year ended 31 August 2025 the Company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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 (FRS102) (effective 1 January 2019) - (Charities SORP FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

They were approved, and authorised for issue, by the Board of Trustees on.....5th May 2026.....
and signed on their behalf by:



Name
Helen Gribble Chair

Company registration no. 06462487

The annexed notes form part of these financial statements.

CARAS (Community Action For Refugees and Asylum Seekers)**Statement of cash flows****For the year ended 31 August 2025**

	Note	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities:					
Net income / (expenditure) for the year			76,502		172,130
Net cash provided by / (used in) operating activities					
(Increase)/ decrease in stocks		0		0	
(Increase)/ decrease in debtors		(48,839)		42,944	
(Increase)/ decrease in creditors		(32,331)		(40,383)	
Net cash provided by / (used in) operating activities			(81,171)		2,561
Change in cash and cash equivalents in the year			(4,669)		174,691
Cash and cash equivalents at the beginning of the year			475,889		301,198
Cash and cash equivalents at the end of the year	14		471,220		475,889

CARAS (Community Action For Refugees and Asylum Seekers)

Notes to the financial statements

For the year ended 31 August 2025

1 Accounting policies

a) Basis of preparation of financial statements

The accounts have been prepared under the historical cost accounting rules, and 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 2019)- (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are presented in sterling and rounded to the nearest £ which may result in some rounding differences.

b) Public benefit entity

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

c) Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Key judgements that the charitable company has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months.

d) Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

e) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

f) Company status

Community Action for Refugees and Asylum Seekers is a company limited by guarantee. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, settlement is probable and the amount can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds.
- Expenditure on charitable activities.
- Support costs are allocated to activities on a basis consistent with the use of resources, primarily staff time.

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Staff costs are stated on the basis of staff time. Support costs which cannot be directly attributed to charitable activities are allocated in proportion to staff costs

Where information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of the area of literature occupied by each activity.

j) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

k) Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. The cost of minor additions or those costing less than £500 are not capitalised. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life. For equipment, this is 25% Straight Line Basis.

CARAS (Community Action For Refugees and Asylum Seekers)

Notes to the financial statements

For the year ended 31 August 2025

1 Accounting policies (continued)

l) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash balances exclude any funds held on behalf of service users.

n) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o) Pensions

The charity operates a defined contributions pension scheme, which is a Group Stakeholder Pension Scheme. All employees are auto-enrolled in this scheme but have the option to opt-out. The charity contributes 7% of gross pay to the pension of all staff. The contributions made during the year are treated as an expense and were £30,063 (2024 - £28,305).

CARAS (Community Action For Refugees and Asylum Seekers)

Notes to the financial statements

For the year ended 31 August 2025

2 DONATIONS

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Donations	117,958	17,561	135,520
Gift aid	69,070	0	69,070
	<u>187,029</u>	<u>17,561</u>	<u>204,590</u>

3 GRANT INCOME

29th May 1961 Foundation	5,000		5,000
ACTS 435		1,900	1,900
Adobe	15,183		15,183
Berkeley Foundation		59,892	59,892
Blue Thread	15,000		15,000
Croydon Council - Children Fund		15,000	15,000
Croydon Council - Asylum Seeker Fund		14,374	14,374
Jack Petchey		2,800	2,800
Active Wandsworth		988	988
The Justice Together Initiative		25,000	25,000
Coram CLC		6,461	6,461
Children in Need		49,649	49,649
Field Family Charitable Trust		5,000	5,000
Garfield Weston		20,000	20,000
Go! London		49,369	49,369
Health Inequality Fund		30,000	30,000
Henry Smith		40,000	40,000
London Freemasons		9,928	9,928
Mayor Fund		4,050	4,050
The Mercers Company		45,000	45,000
National Lottery Community Fund		111,657	111,657
Newby Trust	10,000		10,000
Separated Child Foundation		195	195
Swire Charitable Trust	30,000		30,000
Wandsworth Borough of Sanctuary		9,892	9,892
Wandsworth Care Alliance			-
Wandsworth Community Fund		9,986	9,986
Wimbledon Foundation		30,600	30,600
The Mrs Smith and Mount Trust		20,000	20,000
Other Small Grant	2,970		2,970
	<u>78,153</u>	<u>561,741</u>	<u>639,894</u>

2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Donations	147,919	29,442	177,361
Gift aid	3,440	548	3,988
Grants	11,900	663,487	675,387
Total income	<u>163,259</u>	<u>693,477</u>	<u>856,736</u>

CARAS (Community Action For Refugees and Asylum Seekers)

Notes to the financial statements

For the year ended 31 August 2025

4 ANALYSIS OF EXPENDITURE

	Staff costs £	Direct costs £	Support and Governance costs £	Total 2025 £
Youth Provision	100,800	21,831	27,254	149,885
Adult Provision	57,460	26,544	12,229	96,234
Learning	101,281	25,696	28,346	155,323
Casework	117,171	31,203	31,447	179,821
Volunteer Management	16,212	1,462	4,193	21,867
Core	108,723	15,228	0	123,951
	<u>501,648</u>	<u>121,962</u>	<u>103,470</u>	<u>727,080</u>
Fundraising Costs	48,451	7,663	12,579	68,694
Support and Governance costs	102,844	13,205	(116,048)	-
	<u>652,944</u>	<u>142,830</u>	<u>0</u>	<u>795,774</u>

Costs have been reanalysed to be more in line with activities of the charity.

It was decided that the costs sit better under the core project type and this will continue moving forward.

Total restricted expenditure is £659,557 and unrestricted expenditure is £136,217

Analysis of Expenditure 2024

	Staff costs £	Direct costs £	Support and Governance costs £	Total 2024 £
Youth Provision	91,204	12,872	46,607	150,683
Adult Provision	77,889	32,591	39,803	150,283
Learning	81,797	18,340	41,800	141,937
Casework	104,744	19,473	53,526	177,743
Volunteer Management	13,165	102	6,728	19,995
	<u>368,799</u>	<u>83,378</u>	<u>188,464</u>	<u>640,641</u>
Fundraising Costs	42,197	429	21,564	64,190
Support and Governance costs	156,955	53,073	(210,028)	-
	<u>567,951</u>	<u>136,880</u>	<u>0</u>	<u>704,831</u>

5 NET INCOME / EXPENDITURE FOR THE YEAR

This is stated after charging / crediting:

	2025 £	2024 £
Independent examiner fees	<u>2,995</u>	<u>1,800</u>

CARAS (Community Action For Refugees and Asylum Seekers)

Notes to the financial statements

For the year ended 31 August 2025

6 STAFF COSTS AND NUMBERS

	2025	2024
	£	£
Salary costs		
Salaries and wages	511,979	496,908
Social security costs	110,902	42,738
Pension	30,063	28,305
	<u>652,944</u>	<u>567,951</u>

The average number of employees (head count based on number of staff employed) during the year was 20 (2024 - 16)

Total employee benefits, including pension contributions, of the key management personnel were £116,861 (2024 - 92,733)

No member of staff received emoluments of more than £60,000 in this year including benefits (2024: the same).

7 TRUSTEES' REMUNERATION AND EXPENSES

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil) neither were they reimbursed expenses during the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

8 RELATED PARTY TRANSACTIONS

Other than trustees' expenses above, there are no reportable related party transactions to disclose for 2025 (2024 - none).

9 TAXATION

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10 SUPPORT AND GOVERNANCE COSTS

	Total Funds 2025 £	Total Funds 2024 £
Other Governance	793	726
Insurance	5,019	3,632
Independent Examination	2,995	1,800
Office Costs	655	22,907
Professional Fees	1,254	2,847
Project Costs	0	653
Rent and Rates	1,505	17,775
Utilities	466	1,421
Staff Wellbeing	517	1,312
Support Staff Costs	102,844	156,955
	<u>116,048</u>	<u>210,028</u>

Support and governance costs comprise only the unfunded core costs.

CARAS (Community Action For Refugees and Asylum Seekers)**Notes to the financial statements****For the year ended 31 August 2025****11 TANGIBLE FIXED ASSETS**

	Office equipment £
Cost	
At 1 September 2024 and 31 August 2025	<u>7,491</u>
Depreciation	
At 1 September 2024 and 31 August 2025	7,491
Charge for the year	0
At 31 August 2025	<u>7,491</u>
Net book value	<i>Nil</i>
At 1 September 2024 and 31 August 2025	

12 Debtors

	2025 £	2024 £
Due within one year		
Trade debtors (grants receivable)	0	6,901
Accrued income	69,666	13,835
Other debtors	1,095	1,186
	<u>70,761</u>	<u>21,922</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,166	6,309
Deferred grant income	0	29,892
Social security and other taxes	14,688	15,362
Pensions payable	3,996	4,110
Accruals	2,995	2,503
	<u>25,845</u>	<u>58,176</u>
<u>Deferred income</u>		
Beginning balance	29,892	80,791
Amount released to income resources	(29,892)	(80,791)
Amount deferred in the year		29,892
Balance at 31 August	<u>0</u>	<u>29,892</u>

14 STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and Investment gains (losses) £	Carried Forward £
RESTRICTED FUNDS					
Youth Provision	32,226	102,894	(122,631)	42,692	55,181
Adult Provision	15,911	56,275	(84,004)	11,818	-
Learning	16,566	100,392	(126,977)	32,087	22,068
Casework	25,034	134,680	(148,374)	0	11,340
Volunteer	0	10,033	(17,674)	7,642	-
Fundraising	0	59,892	(35,946)	0	23,946
Core	25,470	115,137	(123,951)	27	16,683
	<u>115,207</u>	<u>579,303</u>	<u>(659,557)</u>	<u>94,266</u>	<u>129,218</u>
SUMMARY OF FUNDS					
General Funds	324,428	292,973	(136,217)	(94,266)	386,918
Restricted Funds	115,207	579,303	(659,557)	94,266	129,218
	<u>439,634</u>	<u>872,276</u>	<u>(795,774)</u>	<u>0</u>	<u>516,136</u>

CARAS (Community Action For Refugees and Asylum Seekers)**Notes to the financial statements****For the year ended 31 August 2025***Statements of funds 2024*

	<i>Brought Forward</i>	<i>Incoming Resources</i>	<i>Resources Expended</i>	<i>Transfers and Investment gains (losses)</i>	<i>Carried Forward</i>
	£	£	£	£	£
RESTRICTED FUNDS					
Youth Provision	0	156,665	(124,439)	0	32,226
Adult Provision	0	96,641	(80,730)	0	15,911
Learning	0	113,363	(96,797)	0	16,566
Casework	0	110,390	(85,356)	0	25,034
Volunteer	0	13,165	(13,165)	0	-
Core	0	203,253	(177,783)	0	25,470
	<u>0</u>	<u>693,477</u>	<u>(578,270)</u>	<u>0</u>	<u>115,207</u>
SUMMARY OF FUNDS					
General Funds	267,505	183,484	(126,561)	0	324,428
Restricted Funds	0	693,477	(578,270)	0	115,207
	<u>267,505</u>	<u>876,961</u>	<u>(704,831)</u>	<u>0</u>	<u>439,635</u>

Transfer between funds

Due to lack of funding for some charitable activities that are considered crucial for the programmes, we continued running those activities using our reserves (unrestricted funds) and that is why there are transfer into programmes from our general fund.

Description of funds**Youth Provision**

Service for young refugees and asylum seekers, mostly those who arrived in UK as unaccompanied children. Social activities, student support, trips, residentials, and sports.

Adult Provision

Service for adults and their families focusing on social activities, physical and mental health sessions, trips and outdoor activities such as gardening.

Learning

Support with educational needs of all beneficiaries, especially through English language classes.

Casework

One-to-one support for those with specific bureaucratic, legal or personal issue.

Volunteer Coordination

Recruitment, training, safeguarding and retention of the volunteers who support delivery of our projects.

Core

This fund tracks donor funds that are restricted for core costs rather than project costs.

CARAS (Community Action For Refugees and Asylum Seekers)**Notes to the financial statements****For the year ended 31 August 2025****15 Analysis of net assets between funds (current year)**

	Unrestricted	Restricted	Total
	£	£	£
Investments	0	0	0
Current Assets	399,233	142,748	541,981
Current Liabilities	(12,315)	(13,530)	(25,845)
Net assets at the end of the year	<u>386,918</u>	<u>129,218</u>	<u>516,136</u>

Analysis of net assets between funds (prior year)

	Unrestricted	Restricted	Total
	£	£	£
Investments	0	0	0
Current Assets	334,313	163,498	497,811
Current Liabilities	(9,885)	(48,292)	(58,176)
Net assets at the end of the year	<u>324,428</u>	<u>115,207</u>	<u>439,635</u>

16 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025	2024
	£	£
Net income / (expenditure) for the reporting period	76,502	172,130
(Loss)/ profit on the sale of fixed assets	0	0
(Increase)/ decrease in stock	0	0
(Increase)/ decrease in debtors	(48,839)	42,944
Increase/ (decrease) in creditors	(32,331)	(40,383)
Net cash provided by / (used in) operating activities	<u>(4,669)</u>	<u>174,690</u>

17 Analysis of cash and cash equivalents

	At 1 September 2024	Cash flows	Other changes	At 31 August 2025
Cash at bank and in hand	475,889	(4,669)	0	471,220
Total cash and cash equivalents	<u>475,889</u>	<u>(4,669)</u>	<u>0</u>	<u>471,220</u>

18 Operating lease commitments

The charity has a standing lease agreement where a month notice is required by either party in the event of termination. This commitment, in event of early termination by the charity, would attract a month rent charge of £1,356.

19 OTHER COMPANY INFORMATION

Community Action for Refugees and Asylum Seekers is a charitable company limited by guarantee, registered in England with registration number 06462487. Its registered office address is Unit B211, Tooting Works, 89 Bickersteth Road, London, SW17 9SH. The accounts are presented in GBP rounded to £1.