

ACTION FOR FAMILY CARERS

Registered charity number: 1127164

Registered in England and Wales: 06680960

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025



ACTION FOR FAMILY CARERS

CONTENTS YEAR ENDED 31 MARCH 2025

	Page
Legal and administrative information	1
Trustees' annual report	2-21
Independent auditors report	22-25
Statement of financial activities	26
Balance sheet	27
Statement of cashflows	28
Notes to the financial statements	29-36

ACTION FOR FAMILY CARERS

LEGAL AND ADMINISTRATIVE INFORMATION YEAR ENDED 31 MARCH 2025

Company number:	06680960 (England and Wales)
Date of incorporation:	26 August 2008
Charity number:	1127164
Registered office:	Brickhouse Farm Community Centre Poulton Close Maldon Essex CM9 6NG
Auditors	Larking Gowen LLP 8 The Courtyard, Wyncolls Road Colchester Essex CO4 9PE
Bankers:	Lloyds Bank Plc Chelmsford Branch PO Box 1000 Essex BX1 1LT
Solicitors:	Birkett Long LLP Essex House, 42 Crouch Street Colchester Essex CO3 3HH

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

The Trustees, who are also Directors for the purposes of company law, have pleasure in presenting their Report and the Financial Statements of the Charity for the year ended 31 March 2025. This is also the Directors' Report, as required by s415 of the Companies Act 2006.

Legal and administrative information set out on Page 1 forms part of this Report. The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practices applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS102) (effective 1 January 2019).

Action for Family Carers follows and applies key guidance principles as recommended by the Charity Commission for organisations that provide services for public benefit. The Board ensures that all intended activities support the Charity's Aims and agreed Strategic Objectives by using robust reporting standards which support all decision making.

The Trustees

The Directors of the Charitable Company ("the Charity") are its Trustees for the purposes of charity law. Action for Family Carers has a strong, robust and effective Board of Trustees made up of individuals with a range of qualifications, skills, knowledge, experience, expertise, and current practice that enable a positive contribution to the governance of the Charity. The Board annually reviews the Charity's strategic direction, ensuring the focus remains on Carers, and that it delivers on the agreed priorities with the range and quality of support and services meeting need now and for the future. At each Board meeting, Trustees receive and consider Business Objectives and Progress Reports, Carer Services Report and Financial Reports, which highlight the performance and progress against the Delivery Plan and agreed Business Priorities. These processes ensure that the Charity is on target and working to the agreed standard and outcomes for Carers.

The Trustees continue to review the skills required on the Board to ensure the Charity remains focused and purposeful, enhancing its contribution to support for unpaid Carers in Essex. Every Trustee has undergone a rigorous selection and recruitment process providing assurance to the Board and for election at the Annual General Meeting.

All Trustees undergo formal training and induction regarding Trusteeship in general, together with a familiarisation process of the Charity and its activities. There are ongoing learning and training opportunities to help and support Trustees carry out their role effectively.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

The Board is mindful at all times of its governance role and the duties and responsibilities of Trustees.

The Charity continues to strengthen its commitment to Equality, Diversity and Inclusion having identified 'accessibility' as one of its objectives, with a continued focus on improving its communication via the website and other social media platforms. The Board recognises the value of diversity and the importance of being representative of the communities that the Charity serves, and to this end has actively searched to recruit a more diverse cross-section of Trustees. The Charity has reviewed and prioritised data collection, analysis and reporting to improve its performance, identify gaps and address needs.

The Board of Trustees meets 5 times per year and operates a Remuneration Committee to oversee the Chief Executive Officer's remuneration. The Trustees hold most of its meetings face-to-face enabling them to regularly receive service presentations and build a comprehensive picture and understanding of the charity and its services. Some meetings will however continue to take place remotely as part of the Charity's contribution and support for the Green Agenda and its commitment to reducing the carbon footprint e.g. efficiency savings of time and fuel as well as being as inclusive as possible i.e. open to those working, with dependants and/or who are less able to travel can attend and play a full part in the work of the Board. Trustees also chair and actively participate in a variety of Working Groups and Task Groups. In 2024/2025 the Board continued to operate its two significant Sub Groups focused on strategy and driving forward key priorities: Business Continuity and Development Sub Group and Services, People and Quality Sub Group.

The Board of Trustees delegates authority for the day-to-day operation of the Charity to the Chief Executive Officer. The Board has agreed a Scheme of Delegation which sets out the decision-making responsibility of the Board and that of the Chief Executive Officer. The Board annually reviews and approves the Scheme of Delegation including those actions in relation to the Chief Executive Officer.

The Trustees who served the Charity during the period were as follows:

Chair of Trustees

Tony Dixon

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

Vice Chair of Trustees

Colin Bennett

Treasurer

Pauline Haggerty

Company Secretary

Denise Fielding

Other Trustees

Sue Bailey (until 9 October 2024)

Duncan Lumley

Paul Osman

Jill Fletcher (Co-opted from 14 June 2024 and Elected 9 October 2024)

Georgia Setchell (Co-opted from 13 December 2024)

Chief Executive Officer

James Clarke

Senior Executive Remuneration

A Remuneration Committee of Trustees makes recommendations on the Chief Executive Officer's pay. These are based on Appraisal and Performance Review in the context of the Strategic Objectives and Business Priorities, meeting financial and achievement targets and objectives, demonstrating leadership and management, maintaining differentials and the successful leadership, management, and delivery of the Charity's programmes.

Objects of the Charity

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

The Charity's Objects are to promote the relief of persons who are ill, disabled, incapacitated or elderly by the provision of information, education, support, respite care, recreation, and advocacy for their Carers.

Our Mission

Action for Family Carers makes a positive difference to the lives of Carers including Young Carers.

Our Vision

Action for Family Carers believes that unpaid Carers of all ages should be recognised, respected and valued, and have opportunities to achieve their own goals in life.

Our Values

- Compassion
- Commitment
- Empowerment
- Trust
- Collaboration

Our Strategic Goals

By March 2027 we will:

- Support more than 3,500 Unpaid Carers each year
- Achieve an annual increase in positive impact felt by Carers we support
- Increase the number of Young Carers we support
- Be ready to secure extension/ alternatives to existing grants and contracts

INTRODUCTION

Action for Family Carers is proud to maintain a range of face-to-face and online support for Carers of all ages in Essex via its Adult Carer and Young Carer services and additionally providing Respite services in Maldon and in West Essex.

Having regained the local authority contract for Adult Carer support in West and North-East Essex, the charity swiftly mobilised its resources to ensure all elements of the contract were operational and accessible from April 2024. Since that date the charity has delivered the contract efficiently and effectively in partnership with Essex Carers Support, meeting all the contract's key performance indicators.

Securing and successfully delivering the local authority contract has facilitated our ambition and also contributed to increasing our reach as a charity as we supported over 3,500 Carers by the end of March 2025, thereby surpassing the strategic target we had set ourselves to achieve by 2027 two years early!

We continue to recognise the importance of respite breaks for Carers through delivery of our Activity Groups for people experiencing dementia and Day Care for vulnerable older people in Maldon. The Maldon Day Centre saw a 45% increase in attendances compared to the previous year reflecting the local need and the efforts of the manager and team to promote the service and to ensure that all those attending have a safe, enjoyable and stimulating day.

Supporting Young Carers remains a priority for the Charity, and we have continued to operate regular Young Carer Clubs for children aged 8-16 in 8 locations across Essex alongside one-to-one and group support in primary and secondary schools.

As part of its commitment to continuous improvement, the charity undertook assessment for Carers Trust's Excellence for Carers Quality Award which included site visits in several locations whereby assessors met with Carers, Young Carers, staff, volunteers and the local authority commissioner as well as senior managers and trustees. Carers Trust subsequently awarded the Excellence for Carers Award to Action for Family Carers at its annual conference in York. Their report stated that "the passion, commitment and enthusiasm of the team, at all levels, to provide excellent services for Carers, was very clear."

ACTIVITIES AND ACHIEVEMENTS

Adult Carer Services

A total of **2458** adults accessed support from Action for Family Carers during the year across all our projects and services with over **29,600** individual interactions taking place.

Essex Carers Core Offer of Support (ECCOS)

In partnership with Essex Carers Support, Action for Family Carers was commissioned by Essex County Council to deliver support for Adult Carers aged 18+ in West Essex, (Epping, Harlow & Uttlesford districts) and Northeast Essex (Colchester & Tendring districts) from April 2024. This service, provides Carers with:

- Information, advice and guidance
- Coaching
- Counselling
- Support groups
- Access to wellbeing grants

There was a high demand for all aspects of the service, and we exceeded our annual target of 1,837 by 13%, having provided a total of **2069** Carers with personalised support. This includes **1126** Carers living in Northeast Essex (110% of target of 1020), **922** Carers living in West Essex (113% of target of 817) and 14 Carers who live outside of our areas but for whom it was deemed appropriate to deliver a service.

Information, advice and guidance

The information that we provided included: help to access services, devices, and equipment to assist in the caring role; information on local support and services; help with understanding the condition of the person being cared for; and support for Carers to prepare for a Carers Assessment.

Coaching

Coaching is a series of purposeful conversations which enable Carers to identify and move towards goals. For example, a Carer may have barriers to achieving a specific goal e.g. balancing work with their caring role or staying connected with friends and not becoming socially isolated. A coaching approach shifts from providing facts to actively supporting the Carer in developing their own skills, capabilities, and solutions. Over the year more than **570** Carers received coaching. One Carer who received coaching told us, "Having the knowledge, support and relevant tools has helped me get to where I am now. I feel confident in my caring role and positive going forward".

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

Counselling

The dedicated Carer counselling service enables Carers to receive up to 6 free counselling sessions with a trained counsellor. Counselling is offered face to face, online and over the phone to ensure that it is as accessible for as many Carers as possible. **185** Carers had access to our counselling service last year. After a recent counselling service evaluation form, of those who responded:

- 77% of Carers said 'I feel more positive'
- 76% of Carers said 'My mental wellbeing has improved'
- 70% of Carers said 'I feel better able to continue caring'

Support Groups

We facilitated **14** Support Groups across Essex, with **263** Carers having attended groups throughout the year. Our Carer Support Groups provide a safe and understanding space where Carers can connect with other Carers, share experiences, and find support from others who truly understand what they're going through. We have also offered a variety of activities for our groups, ranging from appreciation events like a Christmas party to personal development opportunities such as Police Fraud Prevention Team, Fire Safety, and Hearing Help attending.

Wellbeing Grants

723 Carers accessed Wellbeing Grants enabling them to take a break and spend time doing something to help improve their wellbeing, build resilience and support them to continue in their caring role.

Carer and Family Response

We continued to develop and deliver our Carer and Family Response project working closely with families across Chelmsford to identify issues and concerns, and to help secure solutions taking a whole family approach.

Over the year the team worked closely with **233** Carers and their families, almost 3 times as many as the target agreed by the funder. They provided holistic support for Carers including emotional support and practical solutions and followed up to ensure support was in place for both the Carer and the cared-for. The support provided also included helping Carers to access welfare and financial benefits, prescribing care tech to keep the cared-for safe and support with housing issues.

Of those who completed the project evaluation:

- 100% of Carers were satisfied with the support they received
- 100% of Carers felt more confident
- 95% of Carers felt valued and listened to

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

- 91% of Carers felt more positive
- 91% of Carers felt better able to plan

One Carer commented, “Everything was explained to me in detail, and I could pick up the phone anytime to ask for help and for someone to listen to me, when I had no one else to talk to”.

Carer-Friendly GP Project

Funded by the NHS in Mid Essex, the aim of this project was to support GP surgeries develop systems and processes which enable them to identify and respond to the needs of those with caring responsibilities; this is key to reducing health inequalities associated with having a caring role. The project was informed by the NHS England document Supporting Carers in General Practice: A Framework of Quality Markers, 2019.

During this reporting period, identification and registration of Carers has been a priority. Whilst engagement with GP practices has continued, there was a focus on raising awareness of Carer identification and registration with the wider health community namely GP Trainees, Community Nurses, School Nurses and Social Prescribers as well as social care and education.

Carer awareness was offered to all surgeries and delivered in 30% of surgeries. 80% of Social Prescribers received Carer awareness training or 1:1 discussion with the project lead. 25 of 43 surgeries now have a named Carer Champion to be the voice for Carers following the end of the project in March 2025. An e-learning resource was developed and shared, enabling practices to continue with their own training.

Befriending

Although grant funding from Essex County Council for our Essex Befriends provision ended on 31 March 2022, Action for Family Carers has continued to provide a service for **31** Carers through regular contact from our volunteer befrienders helping those Carers to reduce their sense of social isolation and loneliness. The charity recognises the immense contribution of its team of volunteer befrienders who provide this much-needed regular personal contact for Carers across Essex.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

Respite Services

Day Care

The Day Care service at Brickhouse Farm in Maldon provides an opportunity for older people to mix socially in a safe environment and to engage in stimulating activities with the support of trained staff and volunteers. A varied activity programme is organised for a wide range of interests including quizzes, singing and gentle exercises, and a cooked lunch is also provided.

The introduction of a new Action Plan established a focus on 4 key areas of development:

- further developing service delivery – resulted in an enhanced entertainment programme with the introduction of external visitors to lead a variety of musical entertainment and sports activity
- increasing visibility in the community – increased local awareness of the service through attendance at local community events and seasonal opportunities such as the Maldon carnival
- strengthening relationships with local referrers – saw referrals rise as local agencies and professionals gained a better understanding of the support available
- increasing support for Carers – added value to the service through the introduction of Carer Information days and tailored events to support with common challenges

This approach enabled the Day Care service to grow throughout the year as demand increased, resulting in the service being open now 5 days a week. A total of 56 families were supported with **2,539** individual attendances (an increase of 45% on the previous year).

Day Care provides a vital respite break for family Carers. Of those who responded to a recent service evaluation:

- 94% of Carers said 'I get a break from caring that I otherwise would not have'
- 94% of Carers said, 'I have time to look after my own health and wellbeing' e.g. to attend health appointments
- 88% of Carers said 'I feel better able to manage my caring role'

One Carer explained the difference the service made to them: "It's a lifeline, it gives the whole family some time off from caring and worrying. I definitely look forward to it you are all amazing! Thank you"

Activity Groups

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

Our Activity Groups in West Essex provide physically and mentally stimulating activities for people with memory problems or dementia. Over the past year a total of 83 families were supported with **3,259** individual attendances in the Keeping Active and Active Minds sessions across the localities of Epping, Great Dunmow and Harlow, an increase of 7% compared to last year.

The Activity Groups provide a vital break for family Carers as well as additional support for them. After a recent service evaluation form, of those who responded:

- 93% of Carers said, "I have access to information and advice"
- 78% of Carers said, "I feel less stressed"
- 78% of Carers said, "I get a break from caring that I otherwise would not have"

One family member said: "They have enabled us to delay (by years) Mum needing to go into residential care. We wish the groups ran 7 days a week and through all the holidays!"

Another said, "It gives Dad a change of scenery and opens him up to social, physical and mental activities that he wouldn't have otherwise."

And another Carer said, "As a Carer any time to myself is precious and knowing that my 'cared for' is well looked after is one less stress."

Young Carer Services

Our aim is to ensure Young Carers in Essex are safe, able to participate fully in education and social activities, to enjoy their childhood, and to fulfil their potential.

During the year, **1,262** Young Carers aged under 18 accessed support from Action for Family Carers, which represents a 25% increase on the previous year. **7,821** individual interactions took place including attendance at a Young Carer Club, one-to-one or group support in schools, counselling, and participation in trips and activities.

We provided breaks for over **250** Young Carers via regular club nights in Chelmsford, Clacton, Colchester, Harwich, Harlow, Loughton, Maldon, Stansted and Witham. The venue in Great Dunmow remained unavailable, so we combined Dunmow and Stansted clubs into the venue at Stansted, this has meant running one club but with all Dunmow Young Carers still being able to access a club.

We worked in and with primary and secondary schools across West, Mid and Northeast Essex to ensure Young Carers are identified and receive appropriate support to participate and achieve their potential in education. Over **700** Young Carers accessed support in schools.

A new Young Carer Service Manager joined the charity in Autumn 2024, bringing experience in education, management – and as a Young Carer – to the role. This

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

followed previous Service Manager Chris Vince's election as MP for Harlow and his continued advocacy for Young Carers in parliament, including as Chair of the All-Party Parliamentary Group on Young Carers.

Mid Essex

Over 250 Young Carers were supported through school-based work and direct family contact in Braintree, Chelmsford, Maldon and Witham. In Chelmsford and Maldon, we supported **190** children across 8 schools, and in Witham and Braintree, over **100** children were supported across 9 schools.

Support was offered one-to-one and in groups, including sessions on anger management, resilience, and emotional wellbeing. Peer support groups were run for older Young Carers, often ending the sessions with fun activities and games like Uno or Dobble.

We participated in SEND (Special Educational Needs and Disabilities) roadshows, distributed information to families, organised a cinema respite trip, and provided Christmas presents to Young Carers through additional donations.

Northeast Essex

Our enhanced provision for Young Carers in Colchester and Tendring was coordinated by Young Carer Leads who developed local knowledge and insight and directed resources where they were most needed. Outcomes are measured using My Star.

Over the last calendar year, we supported **515** Young Carers across these two districts, working closely with schools, colleges, and other local organisations such as the Fire Service. This represents a 54% increase compared to the previous year.

Colchester District

The team supported Young Carers in **10** secondary and at least **25** primary schools, primarily through one-to-one support and occasional group work. The Young Carer Lead also built strong partnerships with local services to extend available support.

Tendring District

We increased our reach within Clacton primary schools and expanded professional networks across the district. The growing visibility and trust helped us identify and support more Young Carers in the district.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

West Essex

Thanks to a National Lottery grant, we have continued to offer a comprehensive Young Carer offer across West Essex. A dedicated Support and Development Worker engaged with **15** schools to identify and support local Young Carers, supporting a total of **140** children across West Essex. Originally concentrating on Harlow due to relatively high levels of deprivation, they broadened the geographic focus, adding 1 new school in Epping and 3 in Uttlesford.

Young Carer Clubs

Chelmsford Club

Launched in June 2023 at Galleywood Youth Centre, this club attracted **24** Young Carers. Activities included fancy dress, taste tests, Halloween, and visits to Jump Street, Ninja Warriors, and Chelmsford Museum.

Clacton Club

20 attendees at Green Lodge Youth Centre enjoyed cooking, arts and crafts, a painting party, and a trip to Amazing Activities in Clacton amongst other activities.

Colchester Club

68 Young Carers attended the Club at Stanway Youth Centre, participating in visits from Rocky's Petting Zoo, trips to Jump Street, and a variety of creative activities like smoothie making, fruit kebabs, and movie nights. We organised a sleepover for 60 Young Carers at Jungle Adventure for Young Carers Action Day in March 2025. One of the Young Carers who attended said:

“I'm so proud of myself for actually staying. It was an experience I will never forget, and I didn't think I would be able to do it being a Carer.” - Lucas, age 14

Great Dunmow and Stansted Clubs

8 Young Carers attended in Great Dunmow and **8** in Stansted, with most activities delivered offsite whilst we secured an appropriate venue. Activities included cinema, bowling, nature walks, cooking, arts and crafts, and time to relax with friends.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

Harlow Club

36 Young Carers attended at the Xperience Centre, enjoying raft building, pantomimes, adventure play, walks, board games, tag, and picnics amongst other activities.

Harwich Club

21 Young Carers attended at the Vibe Youth Centre, engaging in games, a STEAM Fair, and a rounders tournament within the local community.

Maldon Club

36 Young Carers attended at the Maldon Activity Centre, taking part in bingo, smoothie making, petting zoo visits, a trip to Promenade Park, took part in a joint party with Essex Youth Service, visits from Essex Therapy Dogs and more.

Witham Club

23 Young Carers met at Parkway Youth Centre, enjoying indoor play at Monkey Puzzle, and trips to Danbury Outdoors, Jump Street, and Ninja Warrior.

The Difference We Made

We use nationally accredited tools to assess need and measure impact, including the My Star outcome measurement tool. This tracks progress in areas such as education, health, confidence, and relationships. This year, 87% of Young Carers made progress in at least one outcome area, 76% in two areas, and 54% made positive progress in at least three areas.

In September 2024, we circulated our Young Carers Survey, with **104** responses. Young Carers told us about the difference our support has made to them:

- 87% now had somebody to talk to
- 86% felt happier
- 75% felt more positive
- 80% had made new friends,
- 73% got a break from caring
- 78% felt valued and listened to
- 50% have thought about what they want to do in the future
- 52% felt happier at school

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

The Charity continued to work with individual Young Carers and in partnership with schools and others to address barriers and challenges which are often complex and wide-ranging in nature.

Volunteering

Volunteers remain at the heart of our Charity's operations, and their generous support made a significant impact across all our services throughout the year. Without their time, dedication, and passion, we simply could not deliver the level of support that Carers across Essex rely on.

Over the past year, **118** volunteers supported the Charity, with the majority contributing on a regular basis. Their involvement spanned a wide range of services, including:

- Counselling services
- Support at the Day Care Centre in Maldon
- Assistance with Activity Groups in West Essex
- Engagement at our Young Carer Clubs
- Helping run our Peer Support Groups in Northeast and West Essex

Despite the absence of dedicated funding, our befriending volunteers continued to offer a vital service that reduces isolation and loneliness for Carers, while also providing much-needed emotional support. Whilst the number of volunteer befrienders fell, those that remained provided a vital role in helping to reduce social isolation which is a significant issue for many Carers.

Amongst our regular volunteers, some individuals supported the Charity on an ad-hoc basis, assisting with fundraising events, administrative tasks, and promotional activities.

The Board of Trustees focus on governance ensuring a strategic steer and that the services the Charity delivers remain effective, accountable, and of the highest standard. As volunteers they also support fundraising, awareness raising and other activity.

Recruiting new, skilled and dedicated volunteers remains a challenge. We continued to advertise with CVS groups across Essex and attended various volunteering events. We had new marketing materials printed in the form of postcards and posters to inform potential volunteers of the opportunities that we can offer. We also created new volunteer Role Profiles which outline expectations for each role, ensuring that we match people with the role that is most suitable to them and have refreshed the volunteer content on our website.

As ever, we are deeply grateful for the dedication of our volunteers. Their contributions make a lasting difference to the lives of Carers and their families throughout Essex.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

REVIEW OF FINANCIAL ACTIVITIES

Action for Family Carers receives funding from a range of sources including grants, contracts and donations plus monies from a range of fundraising activity. The Charity submits applications and bids in line with the strategy agreed by the Board of Trustees to diversify our income and reduce the over-reliance on a large or single funder thus reducing risk and increasing the capacity, capability, resilience and sustainability of the Charity for the benefit of unpaid Carers.

All figures below are correct to the nearest £k.

Income

Income during 2024/2025 was £1,315k (2023/2024 £666k). The significant increase in income compared to the previous year is due to gaining a new contract with Essex County Council for the provision of Adult Carer support services in West and North-East Essex.

Expenditure

Expenditure during 2024/2025 was £1,224k (2023/2024 £790k). The increase reflects expenditure on delivery of the new Adult Carer support contract.

Funds

Total funds at the end of the year were £524k (2023/2024 £433k) which includes £178k in restricted funds. Unrestricted funds increased slightly to £347k (2023/2024 £342k).

Financial Reserves Policy

The Board of Trustees is cognisant of the importance of having sufficient cash reserves to ensure the sustainability and resilience of the Charity for unforeseen circumstances, uncertain times and ongoing challenges, reviewing and investing funds to meet needs and address gaps.

The Charity's Financial Reserves Policy requires reserves to be maintained at a minimum level of total liabilities plus a minimum of 25% and a maximum of 50% of annual budgeted overhead costs, which was between £123k and £246k in 2024/25. The Charity currently has £347k which represents sufficient funds to cover these costs and liabilities in line with the Financial Reserves Policy.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

Investment Policy

The purpose of The Investment Policy is to ensure that any investments prioritise the safety of the principal investment while maximising the after-tax investment return and maintaining adequate liquidity. The Charity will ensure that at least 50% of unrestricted reserves are immediately available and that all investments are risk assessed and covered by the Financial Conduct Authority and Financial Services Compensation Scheme.

Future Plans

The Board of Trustees recognises the need to diversify income and to strengthen the capacity of the Charity to identify and respond to local needs.

The Charity remains committed to improving Carer support and to its ambition to lead all-age provision across Essex. We will build on the successful partnership and delivery of the Essex County Council contract in meeting the needs of a growing number of Adult Carers. We will develop and deliver a consistent and professional approach to support for Young Carers in schools across the county built on our NHS-funded provision in Northeast Essex and alongside continuation of our Young Carer Clubs. Our commitment to provision of respite care via Day Care Centre in Maldon and Activity Groups in West Essex remains a key component of our offer for Carers and their families.

The Charity remains a robust organisation that demonstrates quality, strong leadership and management and sound financial discipline and is one which also puts unpaid Carers needs at the centre of everything it does.

Fundraising

We are deeply grateful to our funders, donors, fundraisers, and community partners. Their generosity has made it possible for us to deliver vital services and support to family Carers across Essex. Thanks to their continued support, we are making a lasting difference in the lives of unpaid Carers.

As funding and grants become more difficult to secure, we strengthened our capacity with the recruitment of a Grants & Fundraising Officer.

The majority of our income came from grants awarded by charitable trusts and foundations, alongside contracted work. We saw an increase in support from individuals, companies, and community groups, as well as from those who raised funds through a wide variety of activities and challenges.

ACTION FOR FAMILY CARERS TRUSTEES' ANNUAL REPORT YEAR ENDED 31 MARCH 2025

We are especially thankful to the many local groups, sports clubs, and schools who raised funds on our behalf. These include the Danbury Bell Ringers, Heybridge Regatta, Maldon Carnival, Maldon Promenaders, Maldon Rotary Club, New City Girls, and St John's Wives among many others. A special thank you also goes to our incredible supporters who donated and took on exciting challenges, such as SUSsect, who completed the Chelmer Challenge by paddling the length of the Chelmer canal, and the Mayor of Maldon, who chose Action for Family Carers as one of his two charities of the year. We are truly thankful to all of you - far too many to name individually - for your dedication and generosity. As a small charity which achieves positive impact with limited resources, we remain ambitious to do more with your support, be it fundraising, gifts, donations or time.

Action for Family Carers is registered with the Fundraising Regulator. We follow the Code of Fundraising Practice and uphold our own Ethical Funding Statement. We comply with all relevant statutory regulations, including the Charities Act 2011, General Data Protection Regulation (GDPR), and the Privacy and Electronic Communications Regulations. Donor information is stored securely and is never shared with third parties without explicit consent.

We work with trusted partners such as JustGiving and event organisers like Global Adventure Challenges, and we support our fundraisers with advice and information via our website and email. We guide fundraisers to keep their events safe, legal, and well-documented and we do not employ professional telephone or street fundraisers or commercial participators. No direct fundraising appeals were sent out during the 2024/2025 period.

We are committed to protecting vulnerable people and members of the public from undue pressure, persistent fundraising, or invasion of privacy. We also honour the wishes of our donors and fundraisers regarding how their contributions are used.

Finally, we have a clear complaints policy that ensures all concerns are investigated thoroughly, outcomes communicated, and lessons learned. We are pleased to report that we received no complaints about our fundraising activities in 2024/2025.

Our funders

Active Essex

Alchemy Foundation

Astor Foundation

BBC Children in Need

Bengtsen Family Fund

Braintree District and Eastlight
Community Fund

Carers Trust

ACTION FOR FAMILY CARERS
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2025

Chelmsford Bowls Club

Chelmsford City Council

Colchester Catalyst Charity

Danbury Bell Ringers

Dunmow Town Council

Epping Forest Community Lottery

Essex Association of Local Councils

Essex Community Foundation

Essex County Council

Fowler Smith & Jones

Garfield Weston Foundation

Golbourn Family Fund

Groundwork UK / Tesco

Harlow Recreation Trust

Hawthorne Charitable Trust

Jack Petchey Foundation

John Laing Charitable Trust

John Lewis

Maldon & Witham Swans

Maldon Carnival

Masonic Charitable Trust

Maldon Mud Race

Mulberry Trust

National Lottery Community Fund

NHS Mid Essex

NHS North-East Essex

Provide Foundation

The Essex Club

The Essex Lottery

The Hawthorn Trust

The Mako Foundation

Tiptree Road Runners

Uttlesford District Council

Warburtons Community Grants

William & Gladys Pudney Memorial Fund

The William John Cook Charity

Witham Bowls Club

Our grateful thanks go to all the above, to Maldon District Council for the provision of premises at Brickhouse Farm Community Centre, and to all those groups and individuals that contributed through donations or fundraising events.

Risk Review

The Board of Trustees has reviewed the major risks to which the Charity is exposed, and systems have been identified to mitigate those risks. External risks regarding the continuation and continuity of voluntary funding have resulted in a Strategic Plan which continues to promote the diversification of funding and activities. Internal risks are minimised by the implementation of financial controls, regulation procedures and

quality standards. These procedures are regularly reviewed to ensure that they still meet the needs of the Charity.

A Significant Risk Register and Annual Management Plan as part of the Disaster Management and Business Continuity Plan is maintained and regularly reviewed. Areas of potentially significant risk identified include Finance, Funding, Governance, Health and Safety, HR, IT, Premises, Quality of Services/Reputational and Safeguarding. Mitigation, Actions and Lead Responsibility are identified for each of these areas and the level of risk then rated as High, Medium, or Low. The key risk is continuity of funding which is being addressed as described in the Future Funding section of this report.

ACTION FOR FAMILY CARERS
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2025
RESPONSIBILITIES OF THE TRUSTEES

The Trustees (who are also the Directors of Action for Family Carers for the purposes of company law) 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).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the Charitable Company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK 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 Charitable Company 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 Charitable Company and enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees 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.

We, the Directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's auditors are unaware; and
- we have taken all the steps that we ought to have taken as Directors to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report was approved by The Board of Trustees on **19 Sep 2025** and signed on its behalf.



T DIXON
Chair

ACTION FOR FAMILY CARERS
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF ACTION FOR FAMILY CARERS

Opinion

We have audited the financial statements of Action For Family Carers (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Other matter

The Company was not required to have a statutory audit for the period ended 31 March 2024 and, accordingly, the 2024 comparative figures in these financial statements are unaudited.

Conclusions relating to going concern

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

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

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

ACTION FOR FAMILY CARERS
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF ACTION FOR FAMILY CARERS
(CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

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

ACTION FOR FAMILY CARERS
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF ACTION FOR FAMILY CARERS
(CONTINUED)

Responsibilities of Trustees

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

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

Auditors' responsibilities for the audit of the financial statements

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

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

Due to the field in which the Charity operates, we identified the following areas as those most likely to have a material impact on the financial statement: health and safety; employment laws; GDPR, safeguarding, serious incident reporting and compliance with the UK Companies Act.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- Enquiries with management about any known or suspected instances of non-compliance with laws and regulations, accidents in the workplace and fraud;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Challenging assumptions and judgments made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

ACTION FOR FAMILY CARERS
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF ACTION FOR FAMILY CARERS
(CONTINUED)

Use of our report

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

Larking Gowen LLP

Giles Kerkham FCA (Senior statutory auditor)

for and on behalf of

Larking Gowen LLP

Chartered Accountants

Statutory Auditors

8 The Courtyard, Wyncolls Road

Colchester

Essex

C04 9PE

Date: 26 September 2025

ACTION FOR FAMILY CARERS

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income from:					
Donations and legacies	4	29,962	22,375	52,337	30,834
Charitable activities	5	218,453	1,018,685	1,237,138	624,461
Income from Investments		20,938	-	20,938	9,794
Other trading activities		4,500	500	5,000	713
Total income		<u>273,853</u>	<u>1,041,560</u>	<u>1,315,413</u>	<u>665,802</u>
Expenditure on:					
Raising funds		50	-	50	758
Charitable activities	6	268,488	955,327	1,223,815	789,508
Total expenditure		<u>268,538</u>	<u>955,327</u>	<u>1,223,865</u>	<u>790,266</u>
Net income		<u>5,315</u>	<u>86,233</u>	<u>91,548</u>	<u>(124,465)</u>
Transfer between funds		-	-	-	-
Funds as at 1 April 2024		341,515	91,314	432,829	557,294
Funds as at 31 March 2025		<u><u>346,830</u></u>	<u><u>177,547</u></u>	<u><u>524,377</u></u>	<u><u>432,829</u></u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derives from continuing activities.

The notes on pages 27-35 form part of these financial statements

ACTION FOR FAMILY CARERS

BALANCE SHEET AS AT 31 MARCH 2025

	Note	Total 2025 £	Total 2024 £
Current assets			
Debtors	12	66,265	52,636
Cash at bank and in hand	13	685,007	780,897
		<u>751,271</u>	<u>833,533</u>
Current liabilities			
Creditors: amounts falling due within one year	14	<u>226,894</u>	<u>400,704</u>
Net current assets		524,377	432,829
Creditors: amounts due in more than one year	14	-	-
Net assets		<u><u>524,377</u></u>	<u><u>432,829</u></u>
Accumulated funds			
Unrestricted funds	17	346,830	341,515
Restricted funds	17	<u>177,547</u>	<u>91,314</u>
Total Funds		<u><u>524,377</u></u>	<u><u>432,829</u></u>

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the Trustees on **19 Sep 2025** and signed on their behalf, by;



T DIXON

Chair

Company Number 06680960

The notes on pages 20-27 form part of these financial statements.

ACTION FOR FAMILY CARERS

STATEMENT OF CASH FLOWS

AS AT 31 MARCH 2025

	Notes	Total 2025 £	Total 2024 £
Cash flows from operating activities:			
Net cash provided by / (used in) operating activities	15	<u>(116,828)</u>	<u>(286,132)</u>
Cash flows from investing activities:			
Dividends, interest and rents from investments		20,938	9,794
Purchase of property, plant and equipment		<u>-</u>	<u>-</u>
Net cash provided by / (used in) investing activities		<u>20,938</u>	<u>9,794</u>
Change in cash and cash equivalents in the reporting period		(95,890)	(276,339)
Cash and cash equivalents brought forward		780,897	1,057,236
Cash and cash equivalents carried forward		<u><u>685,007</u></u>	<u><u>780,897</u></u>

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

The Charitable Company has no share capital but is limited by guarantee. Every member of the Charitable Company is a guarantor and undertakes to contribute such amounts as may be required to the assets of the Charitable Company in the event of it being wound up. Each guarantor's liability is limited to £10.

1. Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on 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.

Action For Family Carers is a Charitable Company limited by guarantee, incorporated in England and Wales which 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.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going Concern

Managements forecasts show that that the charity has sufficient reserves and cash headroom for the period. Based on this information the Trustees have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future, being not less than 12 months from the date of approval of these financial statements. They therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Income and expenditure

Donations and similar incoming resources

Income is recognised and included in the accounts when all of the following criteria are met:

- (a) The Charity has entitlement to the funds;
- (b) Any performance conditions attached to the items(s) of income have been met or are fully within the control of the Charity; and
- (c) There is sufficient certainty that receipt of the income is considered probable;
- (d) The amount can be measured reliably.

Grants and fees receivable

These are credited to the Statement of Financial Activities (SOFA) in the year in which they are receivable. Receipts from Service Level Agreements are recognised as income as the Charity becomes entitled through performance of services. Deferred income is released to income in the period in which it has been applied.

Investment income

Income from investments is included in the SOFA in the year in which it is receivable.

Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for the expenditure, and it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs have been directly attributed to one of the categories of resources expended in the SOFA. The Charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

1.4 Debtors

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

1.5 Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide

1.6 Cash at bank and in hand

Cash at bank and 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.

1.7 Financial Instruments

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

1.8 Funds

Unrestricted funds comprise those funds which the Trustees are free to use in accordance with the Charitable Objects.

Restricted funds are funds which have been given for particular purposes.

1.9 Operating Lease

Rentals in respect of operating leases, where substantially all the benefits and risks of ownership remain with the lessor, are charged to the Statement Of Financial Activities as incurred.

2. Income

In this period, all of the Charity's income was derived from charitable activities performed within the UK.

3. Taxation

The Charity is exempt from tax on income and gains to the extent that such income and gains are applied to its Charitable Objects. No corporation tax charge arises for the year.

4. Donations and legacies

	Total 2025 £	Total 2024 £
General	22,862	17,235
Respite Services	7,100	440
Young Carer Services	22,375	13,159
	52,337	30,834

5. Income from charitable activities

	Total 2025 £	Total 2024 £
General	129,569	144,176
Essex Carers Core Offer of Support	557,090	18,105
Respite services	191,129	139,744
Adult Carer Services	-	78,000
Young Carer Services	359,350	244,436
	1,237,138	624,461

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

6. Expenditure on charitable activities	Total 2025	Total 2024
	£	£
<u>Direct Costs</u>		
Staff costs	820,302	610,469
Staff expenses (travelling, DBS's)	21,773	14,011
Volunteer Expenses	6,274	7,256
Food, transport and direct costs	66,448	64,673
Rent of halls	16,703	20,253
Payments to partners	212,037	-
<u>Support Costs</u>		
Bookkeeping and accountancy fees	13,716	9,893
Telephone, postage and stationery	17,851	18,186
Consultant	3,852	11,081
Insurance	6,623	6,232
Advertising	6,116	7,624
Printing	1,687	3,860
Cleaning	1,070	506
Miscellaneous Office Costs	12,565	12,464
Return of grant	2,798	-
Governance	14,000	3,000
	1,223,815	789,508
Miscellaneous office costs include storage, office refurbishment and general running costs.		
Governance costs include audit fees		
7. Expenditure on charitable activities (continued)	Total 2025	Total 2024
	£	£
General	169,846	267,132
Respite Services	186,236	153,725
Adult Carer Services	-	78,000
ECCOS	557,090	18,105
Young Carer Services	309,573	272,546
	1,222,745	789,508
8. Net income/(expenditure) for the year	2025	2024
	£	£
This is stated after charging:		
Audit fees	14,500	-
Examination fees	-	3,000
	14,500	3,000

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

9. Expenditure on charitable activities (continued)	Total 2025 £	Total 2024 £
Staff costs		
Gross salaries	749,851	559,995
Employers NIC	48,460	32,965
Pensions	21,991	17,689
	<u>820,302</u>	<u>610,649</u>
Average number of employees	<u>46</u>	<u>40</u>
No staff member was paid in excess of £60,000 per annum.		
The Average headcount expressed as full-time equivalents was:	2025 no.	2024 No.
Operational staff	21	15
Office (including management)	<u>7</u>	<u>3</u>
	<u>28</u>	<u>18</u>

10. Key Management Personnel disclosure	Total 2025 £	Total 2024 £
	<u>116,000</u>	<u>101,129</u>

The Key Management Personnel of Action for Family Carers are the Chief Executive Officer and the Head of Business Development and Partnerships

11. Tangible fixed assets	Computers, equipment & furniture £	Fixtures & Fittings £	Total £
Cost			
As at 1 April 2024	57,537	15,406	72,943
Disposals	<u>(57,537)</u>	<u>(15,406)</u>	<u>(72,943)</u>
As at 31st March 2025	-	-	-
Depreciation			
As at 1 April 2024	57,537	15,406	72,943
Disposals	<u>(57,537)</u>	<u>(15,406)</u>	<u>(72,943)</u>
As at 31st March 2025	-	-	-
Net Book Value			
As at 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
As at 31st March 2024	<u>-</u>	<u>-</u>	<u>-</u>

The disposals of tangible fixed assets has been completed upon a review of the register.

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

12. Debtors	2025 £	2024 £
Accounts receivable	63,632	52,636
Accrued income	2,633	-
	66,265	52,636
13. Cash and cash equivalents	2025 £	2024 £
Current accounts	275,428	131,225
Deposit accounts	409,415	649,509
Petty cash	164	164
	685,007	780,898
14. Creditors: amounts falling due within one year	2025 £	2024 £
Deferred income	178,330	370,373
Taxes and social security	13,520	13,755
Other creditors and accruals	35,044	16,575
	226,894	400,703
Deferred income analysis	Total 2025 £	Total 2024 £
Balance at 31 March 2024	581,611	581,611
Amount released to incoming resources	(558,895)	(581,611)
Amount deferred in the year	155,614	370,373
Balance at 31 March 2025	178,330	370,373

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

15. Reconciliation of net movement in funds to net cash flow from operating activities

	Total 2025 £	Total 2024 £
Net movement in funds for the reporting period (as per the statement of financial activities)	91,548	(124,465)
Adjustments for:		
Dividends, interest and rents from investments	(20,938)	(9,794)
(Increase) / decrease in debtors	(13,629)	61,558
Increase / (decrease) in creditors	(173,809)	(213,462)
Net cash provided by / (used in) operating activities	(116,828)	(286,163)

Analysis of Net Debt

	At 1 April 2024	Cash flows	At 31 March 2025
Cash at bank and in hand	780,897	(95,890)	685,007
	<u>780,897</u>	<u>(95,890)</u>	<u>685,007</u>

16. Gift in kind

The premises at Maldon occupied by the Charity are kindly provided free of rent and certain overhead costs by Maldon District Council. These costs are not included within the numbers of the accounts.

17. Reconciliation of funds	As at 01/04/24	Incoming resources	Outgoing resources	Transfer between funds	As at 31/03/25
Unrestricted funds					
General	341,515	71,124	(82,302)	-	330,337
Respite	-	202,729	(186,236)	-	16,493
Total Unrestricted	341,515	273,853	(268,538)	-	346,830
Restricted funds					
Other Carer Services.					
Includes the GP Project	30,012	102,245	(88,664)	-	43,593
Young Carer Services	61,302	382,225	(309,573)	-	133,954
ECCOS	-	557,090	(557,090)	-	-
	<u>91,314</u>	<u>1,041,560</u>	<u>(955,327)</u>	<u>-</u>	<u>177,547</u>
Total funds	432,829	1,315,413	(1,223,865)	-	524,377

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

18. Comparative note of reconciliation of funds 2024

	As at 01/04/23	Incoming resources	Outgoing resources	Transfer between funds	As at 31/03/24
Unrestricted funds	418,379	188,160	(265,024)	-	341,515
Restricted funds					
Other Carer Services.					
Includes the GP Project	62,663	123,941	(156,591)	-	30,013
Adult Carer Services	-	78,000	(78,000)	-	-
Young Carer Services	76,252	257,595	(272,546)	-	61,301
ECCOS	-	18,105	(18,105)	-	-
	138,915	477,642	(525,242)	-	91,314
Total funds	557,294	665,802	(790,266)	-	432,829

19. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2025 £
Current assets	23,341	42,924	66,265
Cash at bank and in hand	358,534	326,472	685,007
Current liabilities	(35,045)	(191,849)	(226,894)
	346,830	177,547	524,377

Comparative of analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2024 £
Fixed assets	-	-	-
Current assets	12,494	40,142	52,636
Cash at bank and in hand	359,656	421,241	780,897
Current liabilities	(30,635)	(370,069)	(400,704)
	341,515	91,314	432,829

20. Operating lease commitments

As at 31st March 2025 the charity had future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Within 1 year	-	284
	-	284

ACTION FOR FAMILY CARERS

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

21. Related party transactions

No Trustees in 2025 (2024: 0) were reimbursed £0 (2024: £0) in respect of travel costs.

No emoluments or any other transactions (2024: no emoluments) were paid to any Trustees during the year.

There are no further related party transactions which are required to be disclosed (2024: None)

22. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independent administered fund. The pension cost charge represents contributions payable by the Charity to fund the amount to £21,991 (2024: £17,689). Contributions of £4,090 (2024: £3,976) were payable to the fund at the year end.

23. Agency arrangements

The Charity acts as an agent in distributing grants to qualifying individuals in Essex. In the year, the Charity received £582,330 (2024: £Nil) and disbursed £582,330 (2024: £Nil) and those amounts were not included in income and expenditure (2024 - £Nil). No amounts were payable at the year end (2024 - £Nil). The charity charged an administration fee of £62,404 (PY - £Nil).

24. Controlling party

There is no ultimate controlling party