

Charity registration number 1152148

Company registration number 08456065 (England and Wales)

RUBY'S FUND

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 29 FEBRUARY 2024

RUBY'S FUND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A J Swindells Mr M T Lewis Mr J C Stewart Mr A M Pear Mrs E J Farr Ms C Braniff
Secretary	Mrs A J Parr
Charity number	1152148
Company number	08456065
Registered office	Meridian House Roe Street Congleton Cheshire England CW12 1PG
Independent examiner	Marie Shenton - FCCA Hammond McNulty LLP Bank House Market Square Congleton Cheshire CW12 1ET

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RUBY'S FUND

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 29 FEBRUARY 2024

The trustees present their annual report and financial statements for the year ended 29 February 2024.

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], the Companies Act 2006 and "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).

Objectives and activities

Objectives of the charity

To provide recreational, educational and leisure activities for (but not limited to) individuals of all ages with additional physical, mental and/or needs including (but not limited to) providing a multisensory studio, soft play area, educational classes, respite and social support group afforded by way of fundraising through various methods including (but not limited to) the design, manufacture and sale of products and the operation of a café. The charity operates within and for residents of Cheshire East.

Ruby's Fund began in 2008 when Alison Parr, our Founder, identified a lack of support for children with special educational needs and disabilities and their families when she had her daughter Ruby. Ruby was born with a rare chromosome disorder called IDIC 15. Ruby's Fund was a registered charity in 2009 and became a charitable company in 2013.

RUBY'S FUND

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

Public benefit

The Trustees adhere to guidance published by the Charity Commission on public benefit. The objects of the charity are addressed through multiple avenues. Ruby's Fund supports children and young people with special educational needs and disabilities (SEND) and their families and carers who face challenges and barriers due to disability in Cheshire East.

We run an inclusive sensory centre in Congleton with specialist, accessible facilities, and outreach support services and sessions including an outreach service with an accessible mobile sensory vehicle across Cheshire East. Our aim is to improve the overall physical, emotional and mental wellbeing of our children and their families.

As an organisation we are constantly looking to develop a wide variety of inclusive activities and experiences for families.

Children, young people, parents, and carers do not need a formal diagnosis to access Ruby's Fund and can self-refer. We as an organisation are not just here for the children, we are also here to help and support the family as a whole unit providing information signposting, resources and support opportunities.

We run an inclusive sensory centre in Congleton with specialist, accessible facilities which include a sensory room, softplay zone, community café, sensory garden, games room, therapy room, The Pink Pod (1:2:1 room) and staff offices. We offer outreach support services and session which include an outreach service with an accessible mobile sensory vehicle across Cheshire East working in various settings and family homes.

In March 2023 Ruby's Fund started a phased opening of the community café post pandemic. As we navigated our way through this challenging period, we were able to reopen to 5 days a week timetable by September 2023.

Partnership working is important to us at Ruby's to give our families the best outcomes possible. Last year we delivered 36 partnership sessions with key organisations such as NHS Specialist SEND Practitioners and Speech and Language services, Space 4 Autism, Ability for All, CEIAS, The Wishing Well Project and Cheshire East Council including the family hubs, short breaks team and young carers team.

- 3 Spotlight sessions online with 37 attendances
- 11 Sensory Detectives Training workshops online with 146 attendances
- 1 Carers week professionals drop-in with 14 attendances
- 2 Citizens Advice Drop ins with 10 attendances
- 9 SEND Health Visitor Drop ins with 30 attendances
- 1 Speech & Language Drop in with 5 attendances
- 8 Sensory Circuits sessions with Student OT had 16 attendances
- 1 Therapy Dog session had 5 attendances

Total: 36 partnership sessions with 263 attendances

- Cheshire & Warrington Carers Trust used our venue to run a monthly coffee morning for parent/carers and holiday sessions
- Smile Group used our venue to run a monthly family session for families living with peri-natal mental health challenges

RUBY'S FUND

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

Achievements and performance

Significant activities and achievements against objectives

Like many other organisations, we have continued to be creative and adaptable in our approach to service delivery and income generation. This year, like the previous year presented us with a growing demand for our expertise, services, and facilities. As an organisation we are working at all levels to implement our 5-year strategic plan.

As a team we have spent this year thinking about what our core values are at Ruby's and how we can live our values as a Ruby's team member. Our agreed values are:

1. kind
2. accountable
3. inclusive
4. creative

The sensitive support that we provide at Ruby's requires a caring environment, and to help us uphold this we have created a set of values that underpins everything that we do.

Ruby's SEND Team Registrations Report (2021-2024) – data since the introduction of our CRM system Charitylog

Total Registrations since 2021:

- 835 SEND Children
- 1178 Parent Carers
- 301 Siblings

Registrations in 2023-24:

- 250 SEND Children
- 225 Parent Carers
- 38 Siblings

Our services:

We ran a varied timetable of sessions, activities, and workshops from March 2023 to February 2024 including:

- Short Breaks for children with emerging or diagnosed needs aged 0-8 years old continued to be commissioned by Cheshire East Council to provide termtime after school sessions, weekend short break sessions, and holiday short break sessions
- Siblings Wellbeing & Social Club is a monthly group to provide peer support, reduce social isolation and to provide a young carer break for siblings of children with SEND aged 5-15yrs.
- Parent Carer Lunch Club Congleton & Crewe are in person peer support sessions facilitated by Ruby's SEND workers
- Saturday SEND Family Social Congleton, a monthly peer support session, facilitated by Ruby's SEND workers for families with children with SEND
- SEND Sunday Crewe, peer support session, facilitated by Ruby's SEND workers for families with children with SEND
- Teatime Club is an afterschool term time sessions for families
- Coffee mornings & cuppa in the café sessions facilitated by Ruby's SEND workers for families with children with SEND
- Counselling - we have been able to support parent carers and couples with counselling to help them with the challenges they face as parent carers.
- Spotlight sessions are online monthly sessions on topics such as short breaks to provide information to parent carers with an opportunity for questions and answers
- The sensory resource library was developed alongside the Sensory detective programme but as a stand-alone offer to families as funding has ended for Sensory Detectives. Families can borrow a sensory item before committing to buy an item without knowing if it is suitable for their child's need.
- Outreach sessions facilitated by Ruby's SEND workers including the sensory bus
- SEND holiday sessions including cost of living support
- 16-25 SEND Volunteer project offering volunteering opportunities for young people with SEND

RUBY'S FUND

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

Our impact:

SEND sessions at the Centre

We delivered 271 SEND events with 1844 attendances

Ruby's has delivered the following SEND sessions at Ruby's Sensory Centre:

- Teatime club has 162 members and had 383 attendances at 20 sessions
- SEND Cuppa in the café has 75 members and had 117 attendances at 11 sessions
- Saturday SEND Family Social has 339 members and had 243 attendances at 8 sessions
- SEND Parent Carer Lunch Club has 46 members and had 259 attendances at 14 sessions
- School Holiday Lunch Club has 25 members and had 25 attendances at 1 session
- School Holiday Disco had 15 attendees at 1 session
- Relax Kids Holiday Sessions has 23 attendances at 2 sessions
- Siblings Group has 144 members and has had 210 attendances at 11 sessions
- Cheshire East Council commissioned Short Breaks has 152 members and has had 350 attendances at 107 sessions
- Cost of Living Holiday Support has 63 members and had 63 attendances over 5 days during the school holidays for a hot meal and a warm place to be.
- Halloween party had 18 attendees at 1 session
- SEND Christmas Party had 49 attendees plus Father Christmas!
- Drop in Family support sessions provides 356 hrs of family support over 89 sessions

SEND Outreach data including taking our mobile sensory bus

Ruby's SEND team has hosted the 40 outreach sessions across Cheshire East (290 hours):

- 3 outreach sessions in Macclesfield with 71 attendances
- 3 outreach lunch sessions in Crewe with 28 attendances
- 3 outreach Sunday sessions in Crewe with 23 attendances
- 6 outreach sessions in Alsager with 10 attendances
- 25 outreach sessions at schools and other settings with 350 attendances
- 30 individuals went to Chester Zoo
- Out of hours telephone support provided 20 appointments over 35 available sessions

Centre data

In 2023-24 the team at Ruby's Sensory Centre has welcomed:

- 8613 visits to its community café sessions over 156 sessions
- 346 sensory room visits (outside of SEND sessions)
- 11,700 visits to sessions held in our Siblings room over 117 sessions

Total Visits to the centre: 20,659

16-25 SEND Volunteering Project

- 12 SEND volunteers
- Average of 42 hours volunteering time per person

Financial review

Financial position

The financial impact of the pandemic has continued to impact our organisation as funding streams have been reduced with local authority decommissioning or reducing contracts which in turn affects the families we support. Ruby's Fund continues to work tirelessly to adapt our charity services and offer ensuring we are firstly able to support our families but, secondly that we are able to continue to generate income through grant funding and contracts.

Our financial objectives for the future (but not limited to) are:

- Develop new innovative income streams
- Continue to work closely with partners to identify and develop family centred support
- Launch fundraising initiatives to support us to pay off our mortgage on the building
- Continue to address the usual core funding deficit by exploring diverse sources
- Look to develop partnership working with other organisations and professionals
- Secure multiyear funding for staff to ensure stability and longevity of the service

The income for the year ended 29th February 2024 was £326,100 (2023 £487,123) with expenses totalling £396,001 (£402,193 2023). The total funds as at 29th February 2024 were £152,200 unrestricted (£84,948 2023) and £277,814 (£414,967 2023).

RUBY'S FUND

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 29 FEBRUARY 2024*

Reserves policy

During the last year the Directors reviewed the average costs in detail. The monthly expenditure has been monitored at £19,133 to cover core costs of core staff wages, mortgage interest, subscriptions, utility bills, accountancy fees and insurance. The reserves are currently set at £50,000 and are reviewing the reserve level.

Plans for future periods

FUTURE PLANS

- Continued implementation of our strategic business plan 2023-2028.
- Implementation of our marketing and communications strategy.
- Secure funding for lift to make the whole centre accessible.
- Look for longer term ambitions for the organisation.
- Implement our fund-raising strategy.
- Review the risk register annually or as required
- Provide volunteering opportunities for young people with disabilities within the charity.
- Grow the reach and reputation of Ruby's Fund as a trusted provider of support services for families across Cheshire East.

Structure, governance and management

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance of the charity

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. It is governed by the Memorandum and Articles of Association dated March 2013. Ruby's Fund is registered with the Charity Commission and Companies House. Anybody over the age of 18 years old can be a member and at 28th February 2024, there were 3 members.

The trustees who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

The structure of the board of trustees

The Directors (Trustees) for the charity and their responsibilities are:

- Andrew Pear Chairperson
- John Stewart Treasurer
- Matthew Lewis
- Emma Farr
- Adrian Swindells
- Carol Braniff
- Alison Parr Company Secretary (non-voting)

The governance of Ruby's Fund is through a bi-monthly management meeting and sub-committee meetings, where key decisions on the future of the charity are taken by Trustees. As well as the trustees, these meetings are attended by a parent carer representative. The Board of Trustees has delegated the day-to-day management of the organisation to Alison Parr, Charity Leader and company secretary. Alison is responsible for the line management of the other permanent staff employed and also the health and safety, and other statutory responsibilities of centre users. Trustees are also in contact with Ruby's Fund staff on a regular basis between the management meetings.

The Charity Leader and Finance Officer are authorised to approve expenditure up to limits set by the trustees. Outside the meetings, authority for expenditure over those limits is required via email from two or all trustees, depending on the value.

Recruitment and appointment of trustees

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

RUBY'S FUND

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 29 FEBRUARY 2024*

Trustee selection

The Trustees are elected by other board members, the number being decided at the Annual General Meeting. The Trustees have the power to co-opt up to 10 Trustees. When co-opting Trustees, the Board has regard to the requirement for any specialist skills.

During the year the trustees proposed to elect five new members to increase the range of skills and experience amongst the Board. These trustees have experience that covers leadership and management, financial management, procurement, health and communities, and fundraising. Once invested, new trustees were provided with an introductory pack, including relevant guidance from the Charity Commission.

Other matters

Staff and volunteers

Ruby's Fund has the following members of staff:

- Charity Leader (PT)
- Finance Officer (PT)
- Income Generation & Communication Manager (PT)
- Lead SEND Worker (PT)
- SEND Workers x 3 (PT)
- Short Breaks Co-ordinator (PT)
- Short Breaks session workers x 5 (PT)
- Centre Manager (FT)
- Café Supervisor (FT)
- Café assistants x 2 (PT)

Volunteer data

One volunteer recruitment day with 21 attendances

- 173 hours café and reception volunteers
- 504 hours 16-25 SEND volunteers
- 144 hours Trustee hours

We are members of or affiliated with:

- CVSCE - Community & Voluntary Services Cheshire East
- East Cheshire Chamber of Commerce
- NVCO
- Information Commissioners Office
- Fundraising Regulator

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company name & number - Ruby's Fund 08456065 (England and Wales)

Registered Charity name & number - Ruby's Fund 1152148

Registered office

Meridian House

Roe Street

Congleton

Cheshire

CW12 1PG

Bank - The Co-operative Bank

RUBY'S FUND

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 29 FEBRUARY 2024*

Reflections on the year from Alison Parr

This year has continued to present new challenges which Ruby's team has approached with professionalism and a strong team spirit. Like many other third sector organisations, Ruby's has seen a reduction in income which meant a review of our services. The team responded to this challenge with a positive and creative attitude to ensure our families continue to receive the high-quality support they expect from Ruby's.

This year we enjoyed a much-needed return to event and community fundraising after a break during the pandemic. We hosted Ruby's Star Ball at Congleton Town Hall, enjoyed our second Summer Lunch at The Lion & Swan and re-launched 'Wear Red for Ruby's' with support from nurseries, schools and businesses.

I have pondered upon my favourite moments of the year and there are too many to mention here. If you have a few minutes to spare scroll through our social media pages, as they are an excellent diary of all that we do at Ruby's.

On a personal note, I am proud of our team for supporting my daughter Ruby into her volunteering role at Ruby's. As a young person with significant complex needs herself, opportunities are scarce. The 16–25-year-old SEND volunteering project has proved to be a great success providing much needed opportunities for young people.

I cannot write my reflections without saying thank you to the children, young people, and families that we support at Ruby's. The SEND journey isn't always easy, but we are always there for our families through the highs and lows. We are immensely proud and privileged to be part of their journey.

Chair of Trustees – Andrew Pear

The Ruby's team has been supporting children with Special Educational Needs and Disabilities (SEND) and their families across Cheshire East since 2013, an achievement to be greatly celebrated and reflected upon. Not only has Ruby's positively impacted many young lives during this time, giving many children the opportunity to access social, recreational and respite opportunities, but Ruby's has also provided a lifeline to many families struggling to navigate the world of SEND. The experience gained in this decade of operation has equipped the team of staff and volunteers at Ruby's to effectively support children and their families and for this I personally express my thanks to the dedication of our team.

In 2023-2024 we reviewed the mission and objectives of Ruby's and listened to what our children and families told us they needed to thrive. This review formed the basis of the Board of Trustees agreeing Ruby's 5-year strategic plan. We are a year into the plan and have made progress in all areas.

Ruby's like the families we support have felt the impact of the cost-of-living crisis with loss of local authority funding and increased overheads. Despite these challenges the resilient Ruby's team have successfully managed to re-open our community café which was closed during the pandemic. This has brought our centre back to life and we have seen an average footfall of 1000 visits per month.

Thanks must be given to the local community, organisations, funders, and businesses for their continued support: their volunteer hours, donations and words of support are appreciated beyond measure. Without such support we would not be able to support the children and families in the way that we do.

The trustees report was approved by the Board of Trustees.

Mr A M Pear
Trustee

26 September 2024

RUBY'S FUND

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RUBY'S FUND

I report to the trustees on my examination of the financial statements of Ruby's Fund (the charity) for the year ended 29 February 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.

Marie Shenton - FCCA

Hammond McNulty LLP
Bank House
Market Square
Congleton
Cheshire
CW12 1ET

Dated: 26 September 2024

RUBY'S FUND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 29 FEBRUARY 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	3	68,738	173,657	242,395	57,694	413,060	470,754
Charitable activities	4	70,690	1,020	71,710	13,400	2,322	15,722
Other trading activities	5	11,715	-	11,715	615	-	615
Investments	6	280	-	280	32	-	32
Total income		151,423	174,677	326,100	71,741	415,382	487,123
Expenditure on:							
Raising funds	7	12,179	17,303	29,482	63	1,354	1,417
Charitable activities	8	120,809	245,588	366,397	57,939	340,211	398,150
Other expenditure	13	122	-	122	2,626	-	2,626
Total expenditure		133,110	262,891	396,001	60,628	341,565	402,193
Net income/(expenditure)		18,313	(88,214)	(69,901)	11,113	73,817	84,930
Transfers between funds		48,939	(48,939)	-	35,411	(35,411)	-
Net movement in funds	10	67,252	(137,153)	(69,901)	46,524	38,406	84,930
Reconciliation of funds:							
Fund balances at 1 March 2023		84,948	414,967	499,915	38,424	376,561	414,985
Fund balances at 29 February 2024		152,200	277,814	430,014	84,948	414,967	499,915

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

RUBY'S FUND

BALANCE SHEET

AS AT 29 FEBRUARY 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	15		345,369		377,282
Current assets					
Stocks	16	1,150		-	
Debtors	17	14,971		82,235	
Cash at bank and in hand		250,539		233,915	
		<u>266,660</u>		<u>316,150</u>	
Creditors: amounts falling due within one year	19	<u>(13,006)</u>		<u>(22,909)</u>	
Net current assets			253,654		293,241
Total assets less current liabilities			599,023		670,523
Creditors: amounts falling due after more than one year	20		(169,009)		(170,608)
Net assets			<u>430,014</u>		<u>499,915</u>
The funds of the charity					
Restricted income funds	22	277,814		414,967	
Unrestricted funds		152,200		84,948	
		<u>430,014</u>		<u>499,915</u>	

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 29 February 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 26 September 2024

Mr A M Pear
Trustee

Company registration number 08456065 (England and Wales)

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

Charity information

Ruby's Fund is a private company limited by guarantee incorporated in England and Wales. The registered office is Meridian House, Roe Street, Congleton, Cheshire, CW12 1PG, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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.

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Property improvements	2% straight line/no depreciation
Plant and equipment	20% straight line
Fixtures and fittings	10% straight line
Computers	33% straight line
Play equipment	20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

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

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

(Continued)

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

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

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	68,199	2,420	70,619	54,828	20,501	75,329
Grants receivable	-	171,237	171,237	2,866	392,559	395,425
Other	539	-	539	-	-	-
	<u>68,738</u>	<u>173,657</u>	<u>242,395</u>	<u>57,694</u>	<u>413,060</u>	<u>470,754</u>
Grants receivable for core activities						
Cheshire East Council	-	29,114	29,114	2,866	147,849	150,715
Crewe Town Council	-	-	-	-	1,300	1,300
Cheshire Community Foundation	-	-	-	-	24,040	24,040
National Lottery Foundation	-	84,634	84,634	-	97,540	97,540
Steve Morgan Foundation	-	23,750	23,750	-	26,857	26,857
N-Compass	-	-	-	-	11,031	11,031
NHS Wirral CCG	-	-	-	-	26,555	26,555
Big Issue	-	-	-	-	32,628	32,628
NHS Cheshire CCG	-	2,251	2,251	-	24,759	24,759
Other - Bentley & St James Place	-	31,488	31,488	-	-	-
	<u>-</u>	<u>171,237</u>	<u>171,237</u>	<u>2,866</u>	<u>392,559</u>	<u>395,425</u>

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

4 Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Shop income						
Income	2,363	-	2,363	365	-	365
Cafe Income						
Income	39,047	-	39,047	1,622	-	1,622
Room hire & parties						
Income	13,835	-	13,835	8,774	-	8,774
Admissions						
Income	12,514	-	12,514	2,739	-	2,739
Sponsorships						
Income	-	-	-	170	-	170
Other income						
Income	2,931	1,020	3,951	(270)	2,322	2,052
	<u>70,690</u>	<u>1,020</u>	<u>71,710</u>	<u>13,400</u>	<u>2,322</u>	<u>15,722</u>

5 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	<u>11,715</u>	<u>615</u>

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>280</u>	<u>32</u>

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

7 Expenditure on raising funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fundraising and publicity						
Advertising	1,866	-	1,866	-	-	-
Other fundraising costs	10,313	2,565	12,878	63	1,354	1,417
Staff costs	-	14,738	14,738	-	-	-
	<u>12,179</u>	<u>17,303</u>	<u>29,482</u>	<u>63</u>	<u>1,354</u>	<u>1,417</u>

8 Expenditure on charitable activities

	Cafe costs 2024 £	Other income 2024 £	General costs 2024 £	Total 2024 £	General costs 2023 £
Direct costs					
Staff costs	17,377	2,758	170,694	190,829	198,070
Depreciation and impairment	5	-	32,726	32,731	35,515
Light and heat	-	-	8,230	8,230	6,788
Telephone	-	-	3,336	3,336	5,390
Rent, rates and water	-	-	1,550	1,550	1,054
Insurance	-	-	11,199	11,199	8,937
Postage and stationery	57	-	818	875	3,812
Travel and motor	-	70	2,940	3,010	5,091
Craft and play equipment	-	-	1,080	1,080	1,063
Advertising and promotion	60	-	616	676	8,765
Repairs and cleaning	1,095	-	15,540	16,635	23,322
Training	276	-	6,596	6,872	4,577
IT software, consumables and website	1,862	-	9,212	11,074	15,237
Room and equipment hire	4,603	-	2,526	7,129	2,741
Purchases	17,657	-	11,298	28,955	38,508
Subscriptions	-	-	2,260	2,260	2,126
Sundries	137	-	2,096	2,233	6,339
	<u>43,129</u>	<u>2,828</u>	<u>282,717</u>	<u>328,674</u>	<u>367,335</u>
Share of support and governance costs (see note 9)					
Support	-	-	19,477	19,477	10,831
Governance	-	-	18,246	18,246	19,984
	<u>43,129</u>	<u>2,828</u>	<u>320,440</u>	<u>366,397</u>	<u>398,150</u>
Analysis by fund					
Unrestricted funds	41,610	2,828	76,371	120,809	57,939
Restricted funds	1,519	-	244,069	245,588	340,211
	<u>43,129</u>	<u>2,828</u>	<u>320,440</u>	<u>366,397</u>	<u>398,150</u>

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

9 Support costs allocated to activities

	Total 2024 £	Total 2023 £
Bank charges	4,575	977
Mortgage interest	14,903	9,854
Governance	18,246	19,984
	<u>37,724</u>	<u>30,815</u>

Governance costs comprise:	2024 £	2023 £
Accountancy	15,323	4,660
Legal and professional	2,923	9,447
Recruitment fees	-	5,877
	<u>18,246</u>	<u>19,984</u>

10 Net movement in funds	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	32,731	35,515
Loss on disposal of tangible fixed assets	122	2,626
	<u></u>	<u></u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

12 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
<u>21</u>	<u>21</u>

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

12	Employees	(Continued)	
	Employment costs	2024	2023
		£	£
	Wages and salaries	198,174	188,372
	Social security costs	4,494	6,894
	Other pension costs	2,899	2,804
		<hr/>	<hr/>
		205,567	198,070
		<hr/>	<hr/>

There were no employees whose annual remuneration was more than £60,000.

13	Other expenditure	Unrestricted funds	Unrestricted funds
		2024	2023
		£	£
	Net loss on disposal of tangible fixed assets	122	2,626
		<hr/>	<hr/>

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

15 Tangible fixed assets

	Freehold land and buildings £	Property improvements £	Plant and equipment £	Fixtures and fittings £	Computers £	Play equipment £	Total £
Cost							
At 1 March 2023	295,000	85,621	53,001	14,419	22,356	100,746	571,143
Additions	-	-	299	640	-	-	939
Disposals	-	-	(227)	-	(729)	-	(956)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 29 February 2024	295,000	85,621	53,073	15,059	21,627	100,746	571,126
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Depreciation and impairment							
At 1 March 2023	9,833	70,485	32,387	10,186	11,623	59,347	193,861
Depreciation charged in the year	5,900	309	4,128	1,516	6,388	14,490	32,731
Eliminated in respect of disposals	-	-	(227)	-	(608)	-	(835)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 29 February 2024	15,733	70,794	36,288	11,702	17,403	73,837	225,757
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Carrying amount							
At 29 February 2024	279,267	14,827	16,785	3,357	4,224	26,909	345,369
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 28 February 2023	285,167	15,136	20,614	4,233	10,733	41,399	377,282
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

16 Stocks

	2024 £	2023 £
Finished goods and goods for resale	1,150	-

17 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	942	38,380
Other debtors	599	34,909
Prepayments and accrued income	13,430	8,946
	14,971	82,235

18 Loans and overdrafts

	2024 £	2023 £
Other loans	172,155	174,686
Payable within one year	3,146	4,078
Payable after one year	169,009	170,608
Amounts included above which fall due after five years:		
Payable by instalments	(156,425)	(158,024)

The long-term loans are secured by fixed charges over the property of Meridian house, Roe Street, Congleton, CW12 1PG dated 1 July 2021.

19 Creditors: amounts falling due within one year

	2024 £	2023 £
Borrowings	3,146	4,078
Other taxation and social security	1,813	2,377
Trade creditors	1,520	10,518
Other creditors	571	584
Accruals and deferred income	5,956	5,352
	13,006	22,909

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

20 Creditors: amounts falling due after more than one year

	2024 £	2023 £
Borrowings	169,009	170,608

21 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	2,899	2,804

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

22 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 March 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 29 February 2024 £
Siblings Project	6,362	1,187	(1,229)	1,392	-	7,712
Outreach Social Enterprise	36,395	-	(23,587)	(12,808)	-	-
Restricted Fixed Assets	174,187	-	(11,632)	-	-	162,555
CE Short Breaks	13,797	19,596	(10,066)	-	-	23,327
Elworth Butterfly Group	2,245	-	(17)	-	-	2,228
FSW South (Steve Morgan)	2,116	23,750	(22,011)	-	-	3,855
RF Sustainability Project	38,028	84,634	(85,688)	-	-	36,974
Volunteer Project	29,375	18	(20,248)	(9,144)	-	-
FSW North (inc Swans)	7,758	-	-	(7,758)	-	-
Lift project	5,400	-	(462)	-	-	4,938
Alex Roberts Miller Foundation	1,053	-	(1,053)	-	-	-
Relax Kids	8,969	1,020	(1,020)	(8,969)	-	-
Early Bird Training	2,797	-	-	(2,797)	-	-
Holiday Cook	1,487	-	(95)	(1,392)	-	-
Carer Engagement Worker South	9,026	-	(3,077)	(5,949)	-	-
Carer Engagement	7,680	-	(1,154)	(6,526)	-	-
CCF 16-25	10,000	-	(9,956)	(44)	-	-

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

22 Restricted funds

(Continued)

CCF Comm & Wellbeing	13,960	-	(14,003)	43	-	-
CCG Baby & you	4,642	792	-	(5,434)	-	-
CCG Hospital	(3,642)	1,459		2,183	-	-
Training workshop	360	-	(660)	300	-	-
Warm Places	250	-	(250)	-	-	-
Early help Crisis	16,743	-	(7,225)	(9,518)	-	-
Crewe Butterfly Group	907	-	(63)	(844)	-	-
Boiler & Utilities	4,840	-	(4,840)		-	-
Be Confident	9,990	-	(10,107)	117	-	-
David Family Sat Socials	1,983	-	(1,983)	-	-	-
WO Street CF	3,600	-	(3,600)	-	-	-
Carol Cross Sensory Garden	-	100	-	(100)	-	-
Julia Rausing Trust	-	-	(20,000)	20,000	-	-
Asda Foundation	-	615	(615)	-	-	-
Fence Club	-	500	(500)	-	-	-
St James Place	-	9,818	(1,179)	-	-	8,639
Bentley	-	21,670	(3,388)	843	-	19,125
Cheshire East Cost of Living	-	9,518	(1,058)		-	8,460
Georgia Leigh Ogden Foundation	2,400	-	(2,125)	(275)	-	-
Befriending	2,259	-	-	(2,259)	-	-
	<u>414,967</u>	<u>174,677</u>	<u>(262,891)</u>	<u>(48,939)</u>	<u>-</u>	<u>277,814</u>

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

22 Restricted funds

(Continued)

Previous year:	At 1 March 2022 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 28 February 2023 £
Siblings Project	1,469	7,000	(2,107)	-	-	6,362
Outreach Social Enterprise	17,445	32,628	(13,678)	-	-	36,395
Restricted Fixed Assets	175,361	-	(27,102)	25,928	-	174,187
CE Short Breaks	2,975	25,000	(14,178)	-	-	13,797
Elworth Butterfly Group	2,535	-	(290)	-	-	2,245
FSW South (Steve Morgan)	-	26,857	(24,741)	-	-	2,116
RF Sustainability Project	38,144	84,933	(85,049)	-	-	38,028
Volunteer Project	27,402	124,201	(92,228)	(30,000)	-	29,375
FSW North (inc Swans)	9,001	-	(1,243)	-	-	7,758
Lift project	-	5,400	-	-	-	5,400
Alex Roberts Miller Foundation	-	2,500	(277)	(1,170)	-	1,053
Relax Kids	16,145	-	(7,176)	-	-	8,969
Early Bird Training	2,797	-	-	-	-	2,797
Holiday Cook Carer	1,487	-	-	-	-	1,487
Engagement	9,026	-	(2,320)	10,000	-	16,706
CCF 16-25	-	10,000	-	-	-	10,000
CCF Com & Wellbeing	-	14,040	(80)	-	-	13,960
CCG Baby & you	-	8,708	(4066)	-	-	4,642
CCG Hospital Project	-	13,133	(16,775)	-	-	(3,642)
Training workshop	-	720	(360)	-	-	360
Warm places	-	250	-	-	-	250
Early help Crisis	-	29,473	(12,730)	-	-	16,743
Crewe Butterfly group	-	1,300	(393)	-	-	907
Boiler & Utilities	-	12,607	(7,767)	-	-	4,840
Wish List 2021	13,522	-	-	(13,522)	-	-
Thriving Families Office	12,406	-	-	(12,406)	-	-
Be Confident	5,780	11,032	(6,822)	-	-	9,990
David Family Sat Socials	-	2,000	(17)	-	-	1,983
WO Street CF	-	3,600	-	-	-	3,600
SEN Triage Admin	9,496	-	(9,770)	274	-	-
Befriending 2021	4,670	-	(2,411)	-	-	2,259
Comms	5,384	-	(897)	(4,487)	-	-

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

22 Restricted funds

(Continued)

Early Help Sensory Fund	18,516	-	(8,488)	(10,028)	-	-
Georgia Leigh Ogden Foundation	3,000	-	(600)	-	-	2,400
	<u>376,561</u>	<u>415,382</u>	<u>(341,565)</u>	<u>(35,411)</u>	<u>-</u>	<u>414,967</u>

23 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 March 2023 £	Incoming resources £	Resources expended £	Transfers £	At 29 February 2024 £
General	36,515	112,376	(55,939)	(72,415)	20,537
Designated fund - support costs	-	-	(15,721)	29,033	13,312
Designated fund - running costs	-	-	(19,309)	27,694	8,385
Designated fund - Cafe	48,433	39,047	(43,565)	(30,000)	13,915
Designated fund - Centre Wages	-	-	(2,265)	51,835	49,570
Designated fund - SEND Team	-	-	3,689	5,258	8,947
Designated fund - marketing & fundraising	-	-	-	35,000	35,000
Designated fund - Sensory Resource	-	-	-	275	275
Designated fund - Congleton SEND	-	-	-	2,259	2,259
	<u>84,948</u>	<u>151,423</u>	<u>(133,110)</u>	<u>48,939</u>	<u>152,200</u>

Previous year:

	At 1 March 2022 £	Incoming resources £	Resources expended £	Transfers £	At 28 February 2023 £
General	38,424	50,019	(22,992)	(28,936)	36,515
Designated fund - support costs	-	-	(11,154)	11,154	-
Designated fund - running costs	-	-	(22,098)	22,098	-
Designated fund - Cafe	-	21,722	(4,384)	31,095	48,433
	<u>38,424</u>	<u>71,741</u>	<u>(60,628)</u>	<u>35,411</u>	<u>84,948</u>

RUBY'S FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

24 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 29 February 2024:			
Tangible assets	182,814	162,555	345,369
Current assets/(liabilities)	138,395	115,259	253,654
Long term liabilities	(169,009)	-	(169,009)
	<u>152,200</u>	<u>277,814</u>	<u>430,014</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 28 February 2023:			
Tangible assets	378,014	(732)	377,282
Current assets/(liabilities)	(122,458)	415,699	293,241
Long term liabilities	(170,608)	-	(170,608)
	<u>84,948</u>	<u>414,967</u>	<u>499,915</u>

25 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).