



www.embrace.org.uk
Registered Charity 1156447

ANNUAL IMPACT REPORT

2024-2025



A Message from Our Chair



The focus on providing exceptional care and support continues to be at our core. The families and young people we support are our motivation and we continue to be grateful they allow us to be part of their lives. Embrace's staff and volunteers show great energy, commitment and dedication. It is humbling, as chair, to see them in action and hear from our families how they unlock possibilities.



Continuity of our service means so much to our families. Modernising and embracing change are vital to ensure the charity will continue to serve our community so well. This year has seen more new faces on the team. We have also made significant investment in technology and processes behind the scenes. An impressive history of over 70 years of service does not make us complacent. Refreshing and strengthening our foundations allow us to continue to serve for a long time to come.

Our people and our community are our guiding lights. Our commitment to serve is our highest priority.

Paul





A Message from Our Services Director

“Something that really resonates with me this year has been the onboarding of our community fundraiser who has brought people together in support of our cause, raising vital funds while also shining a brighter light on our work locally. With fresh new branding and a more focused social media presence, we’ve been able to celebrate this achievement more widely and strengthen our connections within the community. Most importantly, this impact means we can continue to support those we serve and look ahead to exploring new and creative ways of offering support in the future.

”

Sam

A Message from Our Children's Services Manager



When North Beds Toy Library closed, it felt such a loss – but their trust in us gave the chance to continue its legacy—and this year, our very own toy library turned one! Families save money by borrowing instead of buying costly specialist toys, and they gain peace of mind knowing support is always there. It's wonderful to hear of the excitement to try the next toy, and the next one! I'm passionate about the value of play, yet it can be so easily lost among endless appointments— With the dedication of an amazing volunteer, it's been a real highlight that we've kept this special resource alive, and thriving.



Rose

Our Vision

Our goal is to extend this transformative support to broader communities, amplifying our reach and positively impacting an increasing number of individuals and families in need.



The Year in Numbers



Sessions this year **268**

Our Sessions

	Adventures		
	Knit Nat	Little Music Makers	Little Saplings
		P/C Breakfast	
		Workshops	Yoga

Top 3 Sessions

These are the most amount of sessions hosted

**Wellbeing
Walks**

49 Sessions

**Skool's
out**

34 Sessions

Yoga

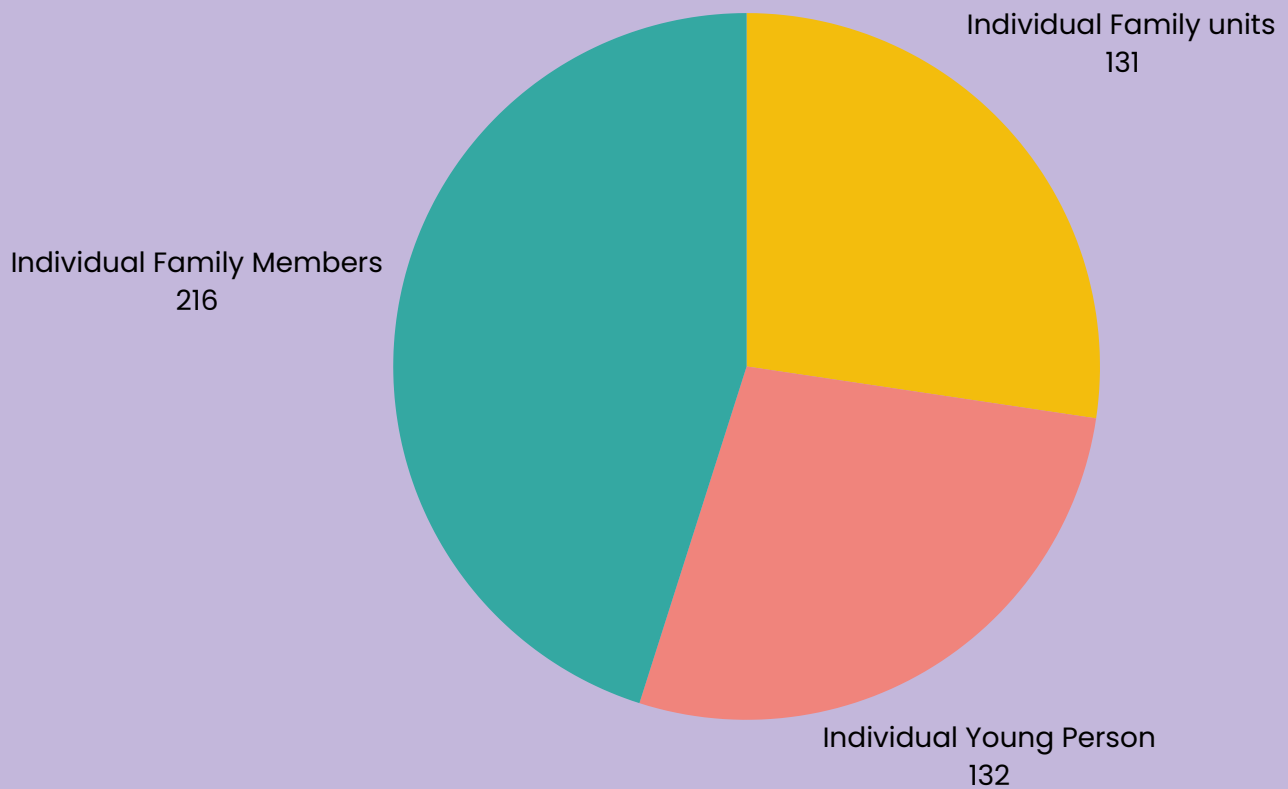
34 Sessions

4590

hours hosting our sessions



Support Interactions



in our all of our sessions

Helped
90
New People!

What was our reach?
these 90 people were
spread across all
service areas



How many other organisations did we work with?

- Spectrum Community Arts
- Bedford Music Hub and Inspiring Music In Central Bedfordshire
- Ridgeway School
- St. Johns School
- Mark Rutherford School
- Bedford Sixth Form
- Bedford College
- Space Camp
- Church of the Transfiguration
- Kempston Hammers Sports and Social Club



How we used our funds

The Impact



You helped us to have our say at hospital meetings and be seen as the people that know about our son. At last we felt listened to – thank you for sitting by our side and giving us the confidence to speak up.



You have got me out of the house. I now am part of a new group of people that get what I am going through.



The Impact...



I like seeing my friends and doing fun stuff with them. The staff are kind and help us try lots of new stuff



The Impact...



“ A can't wait for Saturdays when Stampede is on. She can't wait to get out the door quickly enough. We love that she is safe, independent of us and happy



“ When we got to the school for swim my boy said the word “Happy” It melted my heart it is such a big thing to hear for us

The Impact...

Helping me to understand what my rights are and that I can ask for a carers assessment for me has helped me to ask more questions and more about what help and support we can try to get.

Joining other families at activities helps my other children to see that we are not an unusual family and my other children have made friends with other siblings where they can share their stories and support each other.

You asked we did

You wanted to continue coming along to activities after the age of 25 so we extended the age range for ACE

You asked for a face to face Knit-Nat craft session to make Christmas decorations to sell at the Embrace Christmas Fair

We delivered a craft session and it was so popular we are hoping to do it again next year.



Celebration Balls

Our 70th Anniversary Fundraising Ball was the highlight of our community calendar and our most successful community fundraiser to date. It was a joyful evening filled with celebration, music, and laughter, as friends and supporters came together in style to mark this milestone year. Most importantly, thanks to the generosity and spirit of our community, the event raised over £17,000—funds that will make a lasting difference in the work we do.





Our Young Person's Ball gave young people the chance to design and enjoy a celebration that was truly their own. With their ideas, creativity, and enthusiasm shaping the evening, it became a memorable occasion filled with fun, laughter, and friendship. The event not only offered a special night of joy and connection but also showcased the incredible spirit and talent of our young people.



Toy Library

This year marked the first anniversary of being gifted the Toy Library, an incredible resource that has quickly become a treasured part of our community. The library offers children and young people the chance to explore a wide range of toys, including many that can be costly within the SEND world. Thanks to the dedication of a wonderful parent/carer volunteer, the Toy Library not only eases financial pressures for families but also creates opportunities for children to play, share, and develop new skills in a supportive and joyful environment.



Finance

Expenditure: **£376,396**

Supporting
Young People **£238,323**

Running the
Charity **£105,503**

Raising Funds **£32,570**

Finance

Income **£317,704**

Grants **£84,989**

Fundraising **£106,237**

Local Authorities **£105,748**

Subscriptions **£15,349**

Thank yous: To name a few

Grants

Bedford Borough Council, Bedford Giving, BLCF, Central Bedfordshire Council, Gale family, Harpur trust and Panacea.

Fundraising

Ampthill Baptist Church, Bedford Lions, Bedford Rotary Clubs, Benevity, BPL, Chequers Westoning, Cloverdale Café, DHL Express, Easy Fundraising, Gift Aid, Kempston Concert Band, Memory Giving, Potton Charitable Trust, Regular Givers, Service Express Europe, Shortstown Rangers, Social Media Gifting, White Hart Campton

In Kind

Child Development Centre, Kempston Hammers SSC, Transfiguration Church, White Hart Press, Walkers, Runners, Swimmers, Cyclists, Golfers, Climbers and others.

With grateful thanks to all we have worked for, with and all who have supported us!

thank
★ you ★



Looking Ahead

Looking ahead, we will build on the foundations laid this year by embedding, learning from, and moving forward the work we have begun.

Some of the headline developments that we are aiming towards are, investing in a new CRM system to streamline our internal processes, alongside the recruitment of two dedicated coordinators to strengthen healthcare coordination within Children's Services and oversee the growth of our Family Support Service.

These improvements will free our senior leadership team and trustees to focus on strategy and long-term sustainability, ensuring the charity continues to thrive. Together, these steps not only enhance the support we provide to families but also safeguard the wellbeing of our team, enabling us to deliver even greater impact in the years to come.



Unlocking Possibilities, Embracing Life

Want to Get in Touch?

Office Headquarters

Embrace
43 Bromham Road
Bedford
MK40 2AA

Telephone

01234 351759

Email

for general enquiries

info@embrace.org.uk

check out our website

www.embrace.org.uk



Charity registration number: 1156447

Embrace (Bedford and District)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Community Accounting Plus
Units 1 & 2
North West
41 Talbot Street
Nottingham
NG1 5GL

Embrace (Bedford and District)

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Embrace (Bedford and District)

Reference and Administrative Details

Trustees	Paul Lockyer, Chair
	Eileen Swaisland, Vice Chair
	Lee Mostari, Treasurer
	Catherine Weir, Secretary
	Suzannah Lee
	Rajan Kanda
	Claire Broughton-Welsh
	Elizabeth Noble
	Natalie Murray
	Stephen Mortimer
Senior Management Team	Jane Howard White, Services Director
Charity Registration Number	1156447
Principal Office	43 Bromham Road Bedford MK40 2AA
Independent Examiner	Eva Stevens, employee of Community Accounting Plus Units 1 & 2 North West 41 Talbot Street Nottingham NG1 5GL

Embrace (Bedford and District)

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Paul Lockyer, Chair
	Eileen Swaisland, Vice Chair
	Lee Mostari, Treasurer
	Catherine Weir, Secretary
	Suzannah Lee
	Rajan Kanda
	Claire Broughton-Welsh
	Elizabeth Noble
	Natalie Murray (appointed 11 November 2024)
	Stephen Mortimer (appointed 10 June 2024)

Structure, governance and management

Nature of governing document

The charity is operated under the rules of its CIO - Association constitution adopted 31 March 2014 and most recently amended 29 February 2024.

Governance and management

Embrace (Bedford and District) is also known by its working name Embrace. The name changed from Bedford & District Cerebral Palsy Society (BDCPS) in March 2024. For historical reference, a revised constitution was established, and a new Charitable Incorporated Organisation was registered as charity number 1156447 on 6th April 2014. All operations, contracts and assets of the previous charity number 207386 were transferred to the new charity on this date. Under the terms of the current constitution Trustees are appointed for a tenure of three years and are available for re-selection at the annual AGM. Trustees are appointed based on any skill gaps identified with the aim of improving the effectiveness of the existing board.

Opportunities to join the board are available to all interested in supporting the charity's objectives as detailed in the constitution. Two references and Disclosure and Barring Service checks, as well as right-to-work checks, are carried out before people take up voluntary or employment opportunities which may bring them into regular contact with vulnerable people.

A comprehensive set of governance and operating policies and procedures has been developed to ensure we manage the charity effectively and give people the best possible service. These are reviewed, updated if necessary and signed off by trustees on a rolling basis. In addition to rigorous safeguarding, selection and development and supervision processes, staff and volunteers are offered a variety of training opportunities.

A service and operations focussed strategic review, involving trustees and staff, is held regularly (last in March 2025). The output of this review is used as a framework for prioritisation and major decision making.

Embrace (Bedford and District)

Trustees' Report (continued)

Trustees meet monthly and senior staff report to these meetings. Sub-groups and committees are allocated to specific areas where more focus than the monthly trustee meetings can provide. This year these sub-groups have been tasked to continue the focus on the charity's strategic plans and sustainability, introducing efficiency measures and supporting infrastructures.

Sub-committees have clear instruction and delegated authority from the trustee board.

Reserves Policy

Reserves are held to help the charity operate effectively. The level of reserves is monitored throughout the year as part of the normal monitoring and budgetary reporting processes. In this way trustees are aware if there is a build-up of excess reserves or if reserves being unexpectedly or rapidly depleted.

There are sufficient unrestricted free cash reserves of £150,000 available to cover four months of the forecast annual budget of £445,000. This is in addition to the restricted and allocated cash we need to maintain our statutory and minimum operating costs.

This decision on these reserves has been carefully considered to ensure that families will remain supported should the charity fail to raise sufficient funds and reluctantly identify a need to cease operating.

Public Benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales. This report details activities undertaken for public benefit as well as other key details demonstrating the ongoing success and value of the charity.

Objectives and activities

Objects and aims

The objects of the CIO are to relieve persons with any form of cerebral palsy or a related disability by assisting in the care, welfare, treatment and education of such persons and of their families and carers in the Bedford Borough and Central Bedfordshire regions but with power for the trustees to assist people requiring assistance or appropriate organisations in the immediately adjoining areas if they consider this to be appropriate. Nothing in this constitution shall authorise an application of the property of the CIO for purposes which are not charitable.

Embrace (Bedford and District)

Trustees' Report (continued)

Statement of Responsibilities

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

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the trustees of the charity on 09-Nov-25 | 09:49:12 GMT and signed on its behalf by:

Signed by:

.....66AC1CE5CB8649B.....
Paul Lockyer
Trustee

Embrace (Bedford and District)

Independent Examiner's Report to the trustees of Embrace (Bedford and District)

Independent examiner's report to the trustees of Embrace (Bedford and District)

I report to the trustees on my examination of the accounts of Embrace (Bedford and District) (the Charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

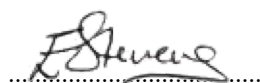
Independent examiner's statement

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 the Chartered Institute of Public Finance and Accountancy (CIPFA), 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 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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



Eva Stevens, BSc, CPFA, employee of Community Accounting Plus
member of the Chartered Institute of Public Finance and Accountancy (CIPFA)

Units 1 & 2
North West
41 Talbot Street
Nottingham
NG1 5GL

Date: 10/11/25

Embrace (Bedford and District)

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	2	25,000	-	25,000	11,054
Charitable activities	3	121,097	59,989	181,086	160,348
Other trading activities	4	106,237	-	106,237	75,678
Investment income	5	5,381	-	5,381	6,379
Total Income		<u>257,715</u>	<u>59,989</u>	<u>317,704</u>	<u>253,459</u>
Expenditure on:					
Raising funds	7	(32,570)	-	(32,570)	(11,114)
Charitable activities	8	(131,654)	(212,172)	(343,826)	(335,419)
Total Expenditure		<u>(164,224)</u>	<u>(212,172)</u>	<u>(376,396)</u>	<u>(346,533)</u>
Gains/losses on investment assets		<u>10,180</u>	<u>-</u>	<u>10,180</u>	<u>28,689</u>
Net income/(expenditure)		103,671	(152,183)	(48,512)	(64,385)
Gross transfers between funds		<u>(145,003)</u>	<u>145,003</u>	<u>-</u>	<u>-</u>
Net movement in funds		(41,332)	(7,180)	(48,512)	(64,385)
Reconciliation of funds					
Total funds brought forward		<u>406,735</u>	<u>11,317</u>	<u>418,052</u>	<u>482,437</u>
Total funds carried forward	19	<u><u>365,403</u></u>	<u><u>4,137</u></u>	<u><u>369,540</u></u>	<u><u>418,052</u></u>

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

The funds breakdown for the period is shown in note 19.

The notes on pages 9 to 19 form an integral part of these financial statements.

Embrace (Bedford and District)

Statement of Financial Activities for the Year Ended 31 March 2025 (continued)

These are the figures for the previous accounting period and are included for comparative purposes

	Note	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	11,054	-	11,054
Charitable activities	3	10,081	150,267	160,348
Other trading activities	4	75,678	-	75,678
Investment income	5	6,379	-	6,379
Total Income		<u>103,192</u>	<u>150,267</u>	<u>253,459</u>
Expenditure on:				
Raising funds	7	(11,114)	-	(11,114)
Charitable activities	8	<u>(56,318)</u>	<u>(279,101)</u>	<u>(335,419)</u>
Total Expenditure		<u>(67,432)</u>	<u>(279,101)</u>	<u>(346,533)</u>
Gains/losses on investment assets		<u>28,689</u>	<u>-</u>	<u>28,689</u>
Net income/(expenditure)		64,449	(128,834)	(64,385)
Gross transfers between funds		<u>(106,136)</u>	<u>106,136</u>	<u>-</u>
Net movement in funds		(41,687)	(22,698)	(64,385)
Reconciliation of funds				
Total funds brought forward		<u>448,422</u>	<u>34,015</u>	<u>482,437</u>
Total funds carried forward	19	<u><u>406,735</u></u>	<u><u>11,317</u></u>	<u><u>418,052</u></u>

The notes on pages 9 to 19 form an integral part of these financial statements.

Embrace (Bedford and District)
(Registration number: 1156447)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Investments	13	281,043	345,358
Current assets			
Debtors	14	3,909	5,688
Cash at bank and in hand	15	<u>88,484</u>	<u>74,183</u>
		92,393	79,871
Creditors: Amounts falling due within one year	16	<u>(3,896)</u>	<u>(7,177)</u>
Net current assets		<u>88,497</u>	<u>72,694</u>
Net assets		<u><u>369,540</u></u>	<u><u>418,052</u></u>
Funds of the charity:			
Restricted income funds			
Restricted funds		4,137	11,317
Unrestricted income funds			
Unrestricted funds		<u>365,403</u>	<u>406,735</u>
Total funds	19	<u><u>369,540</u></u>	<u><u>418,052</u></u>

The financial statements on pages 6 to 19 were approved by the trustees, and authorised for issue on 07-Nov-25 15:01:47 GMT and signed on their behalf by:

Signed by:

.....FF2184F3E4974GE.....
Lee Mostari
Trustee

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Embrace (Bedford & District) 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.

Exemption from preparing a cash flow statement

Under the exemption available to smaller charities the Board of Trustees has chosen not to include a Statement of Cash Flows within the financial statements.

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure

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

Raising funds

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

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

Charitable activities

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

Taxation

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

Tangible fixed assets

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

Depreciation and amortisation

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

Asset class	Depreciation method and rate
Furniture and equipment	20% straight line
Computer equipment	33% straight line
Motor vehicles	20% straight line

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

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

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

Fund structure

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

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

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. Pension costs charges in the Statement of Financial Activities represent the contributions payable by the charity during the year.

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

2 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Donations and legacies;			
Donations from companies, trusts and similar proceeds	25,000	25,000	11,054
	<u>25,000</u>	<u>25,000</u>	<u>11,054</u>

3 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Grants & donations	-	59,989	59,989	150,267
Professional Specialist Service	105,748	-	105,748	100
Subscriptions	15,349	-	15,349	9,981
	<u>121,097</u>	<u>59,989</u>	<u>181,086</u>	<u>160,348</u>

4 Income from other trading activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Fundraising	106,237	106,237	75,678
	<u>106,237</u>	<u>106,237</u>	<u>75,678</u>

5 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Income from dividends;			
Dividends receivable from other listed investments	5,221	5,221	6,271
Interest receivable and similar income;			
Interest receivable on bank deposits	160	160	108
	<u>5,381</u>	<u>5,381</u>	<u>6,379</u>

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

6 Grants and donations

	Unrestricted funds £	Restricted funds £	Total funds £
Bedford Borough Council	-	3,000	3,000
The Grand Charity	-	2,500	2,500
The Harpur Trust	-	10,664	10,664
The Panacea Charitable Trust	-	12,500	12,500
The Gale Family Trust	-	2,000	2,000
Potton Charitable Trust	-	12,500	12,500
BPL Global	25,000	-	25,000
Co-op	-	500	500
Beds & Luton Community Foundation	-	16,000	16,000
Sundry donations	-	325	325
	<u>25,000</u>	<u>59,989</u>	<u>84,989</u>

7 Expenditure on raising funds

a) Other costs of generating donations and legacies

	Direct costs £	Total 2025 £	Total 2024 £
Costs of generating donations and legacies	28,046	28,046	5,673
Investment management costs	4,524	4,524	5,441
	<u>32,570</u>	<u>32,570</u>	<u>11,114</u>

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

8 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Accountancy & payroll	3,739	-	3,739	3,594
Insurance	2,875	-	2,875	1,896
IT, software & maintenance	8,192	430	8,622	828
Legal & professional fees	3,301	600	3,901	19,319
Wages, NIC & pensions	79,214	110,059	189,273	192,729
Rent & services	8,172	-	8,172	2,541
Activities & events	1,854	11,835	13,689	14,859
Bank staff salaries	3,710	75,309	79,019	73,969
Communications	1,517	-	1,517	1,208
Equipment	229	1,013	1,242	3,492
Grants & donations awarded	-	1,000	1,000	2,141
Premises hire	327	6,795	7,122	10,599
Printing, postage & stationery	1,074	143	1,217	658
Staff travel & expenses	1,217	1,852	3,069	2,483
Training	98	2,870	2,968	4,086
Volunteer expenses	109	152	261	149
Bank charges	67	-	67	97
Memberships	589	114	703	437
Freelance	14,895	-	14,895	-
Sundry expenditure	475	-	475	334
	131,654	212,172	343,826	335,419

9 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	248,378	246,386
Social security costs	11,253	11,663
Pension costs	8,661	8,649
	268,292	266,698

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

	2025	2024
	No	No
Average number of employees	<u>38</u>	<u>31</u>

7 (2024 - 7) of the above employees participated in the Defined Contribution Pension Schemes.

Contributions to the employee pension schemes for the year totalled £8,661 (2024 - £8,649).

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £47,755 (2024 - £46,512).

10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

11 Related party transactions

There were no related party transactions in the year.

12 Taxation

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

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

13 Fixed asset investments

	2025 £	2024 £
Other investments	<u>281,043</u>	<u>345,358</u>

Other investments

	Listed investments £	Total £
Cost or Valuation		
At 1 April 2024	345,358	345,358
Revaluation	10,685	10,685
Disposals	<u>(75,000)</u>	<u>(75,000)</u>
At 31 March 2025	<u>281,043</u>	<u>281,043</u>
Net book value		
At 31 March 2025	<u>281,043</u>	<u>281,043</u>
At 31 March 2024	<u>345,358</u>	<u>345,358</u>

14 Debtors

	2025 £	2024 £
Trade debtors	350	3,074
Prepayments	<u>3,559</u>	<u>2,614</u>
	<u>3,909</u>	<u>5,688</u>

15 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	292	331
Cash at bank	<u>88,192</u>	<u>73,852</u>
	<u>88,484</u>	<u>74,183</u>

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	1,206	4,254
Other creditors	1,032	1,224
Accruals	1,658	1,699
	<u>3,896</u>	<u>7,177</u>

17 Independent examiner's fees

During the period, the fees payable (excluding VAT) to the charity's independent examiner Community Accounting Plus are analysed as follows:

	2025 £	2024 £
Independent examination	960	925
Other financial services	1,916	1,890
	<u>2,876</u>	<u>2,815</u>

18 Analysis of net assets between funds

	Unrestricted			2025 Total funds £
	General £	Designated £	Restricted £	
Fixed asset investments	281,043	-	-	281,043
Current assets	(11,744)	100,000	4,137	92,393
Current liabilities	<u>(3,896)</u>	<u>-</u>	<u>-</u>	<u>(3,896)</u>
Total net assets	<u>265,403</u>	<u>100,000</u>	<u>4,137</u>	<u>369,540</u>

	Unrestricted			2024 Total funds £
	General £	Designated £	Restricted £	
Fixed asset investments	345,358	-	-	345,358
Current assets	(31,446)	100,000	11,317	79,871
Current liabilities	<u>(7,177)</u>	<u>-</u>	<u>-</u>	<u>(7,177)</u>
Total net assets	<u>306,735</u>	<u>100,000</u>	<u>11,317</u>	<u>418,052</u>

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

19 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2025 £
Unrestricted funds						
<i>General</i>						
General funds	306,735	257,715	(164,224)	(145,003)	10,180	265,403
<i>Designated</i>						
Building fund	<u>100,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>100,000</u>
Total unrestricted funds	<u>406,735</u>	<u>257,715</u>	<u>(164,224)</u>	<u>(145,003)</u>	<u>10,180</u>	<u>365,403</u>
Restricted funds						
Young People's Services	-	29,725	(143,869)	114,144	-	-
College's Out	4,197	-	(60)	-	-	4,137
Family Support Services	7,120	30,264	(67,243)	29,859	-	-
Welfare	<u>-</u>	<u>-</u>	<u>(1,000)</u>	<u>1,000</u>	<u>-</u>	<u>-</u>
Total restricted funds	<u>11,317</u>	<u>59,989</u>	<u>(212,172)</u>	<u>145,003</u>	<u>-</u>	<u>4,137</u>
Total funds	<u>418,052</u>	<u>317,704</u>	<u>(376,396)</u>	<u>-</u>	<u>10,180</u>	<u>369,540</u>

The transfer from the General fund to the restricted funds is to cover the deficit on these activities.

The specific purposes for which the funds are to be applied are as follows:

Young People's Services - wide range of creative activity and life skills clubs, trips and residential experiences, festivals, sports/theatre events and nights out.

College's Out - Held during the Easter and Summer holiday periods. Full days of activity schemes are open to disabled young people aged 18-25 offering a wide range of experiences to help empower young people to achieve, make new friends, try new things and develop life skills.

Family Support Services - Provides information and support for families with local and national contacts for a wide range of topics about CP and other disabilities.

Welfare - Embrace awards grants to individuals and families who need specialist equipment to help them with their condition.

Embrace (Bedford and District)

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

These are the figures for the previous accounting period and are included for comparative purposes

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2024 £
Unrestricted funds						
<i>General</i>						
General funds	348,422	103,192	(67,432)	(106,136)	28,689	306,735
<i>Designated</i>						
Building fund	100,000	-	-	-	-	100,000
Total unrestricted funds	<u>448,422</u>	<u>103,192</u>	<u>(67,432)</u>	<u>(106,136)</u>	<u>28,689</u>	<u>406,735</u>
Restricted						
Young People's Services	20,720	54,840	(179,555)	103,995	-	-
College's Out	6,311	2,000	(4,114)	-	-	4,197
Family Support Services	6,984	93,427	(93,291)	-	-	7,120
Welfare	-	-	(2,141)	2,141	-	-
Total restricted funds	<u>34,015</u>	<u>150,267</u>	<u>(279,101)</u>	<u>106,136</u>	<u>-</u>	<u>11,317</u>
Total funds	<u><u>482,437</u></u>	<u><u>253,459</u></u>	<u><u>(346,533)</u></u>	<u><u>-</u></u>	<u><u>28,689</u></u>	<u><u>418,052</u></u>