

Charity Number: 1180172 (England and Wales)

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021
ST JOSEPH'S FAMILY CENTRE**

ST JOSEPH'S FAMILY CENTRE

**INDEX TO FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

	Page
Board Members and Administrative Information	1 - 2
Report of the Board of Trustees	3 - 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 20

ST JOSEPH'S FAMILY CENTRE

YEAR ENDED 31 DECEMBER 2021

BOARD MEMBERS AND ADMINISTRATIVE INFORMATION

Chairperson	Mr S W Clarke (Resigned 22 September 2021) Mr R A Broadbent (Appointed 22 September 2021)
--------------------	--

Secretary	Mr W Ravenscroft
------------------	------------------

Treasurer	Mr W Hetherington
------------------	-------------------

Centre Manager	Ms R Kyme-Wright
-----------------------	------------------

PRINCIPAL OFFICE	9 Museum Street Warrington WA1 1JA
-------------------------	--

REGISTERED CHARITY NUMBER	1180172
----------------------------------	---------

ACCOUNTANTS	RSM UK Tax and Accounting Limited One City Place Queens Road Chester Cheshire CH1 3BQ
--------------------	--

BANKERS	The Co-Operative Bank Plc P O Box 101 1 Balloon Street Manchester M60 4EP
----------------	---

	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
--	--

ST JOSEPH'S FAMILY CENTRE

YEAR ENDED 31 DECEMBER 2021

BOARD MEMBERS AND ADMINISTRATIVE INFORMATION (continued)

BANKERS (continued)

Clydesdale Bank PLC
t/a Virgin Money
Jubilee House
Gosforth
Newcastle-Upon-Tyne
NE3 4PL

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021

The Board of Trustees submit their annual report together with the financial statements of the charity for the year ended 31 December 2021.

STRUCTURE, GOVERNANCE AND MANAGEMENT

From 1 January 2019, the Charity has operated as a Charitable Incorporated Organisation, with registration number 1180172.

Management of the Charity is vested in the Board of Trustees. New trustees are appointed by this Board.

The board members, who are all Trustees of the Charity who served during the year, were as follows:

Mr R A Broadbent (Appointed chair of trustees on 22 September 2021)
Sister M Whelan (Resigned 22 September 2021)
Mr W Ravenscroft
Mr S Clarke (Resigned 22 September 2021)
Mr W Hetherington
Dr J McCarthy
Mr R W Hetherington (Appointed 28 July 2021)
Mrs K Jackson
Ms A Cotter
Ms L Hall (Appointed 28 July 2021)
Dr E M Diakun (Appointed 20 October 2021)

No board member was interested, during or at the end of the year, in any contract which was significant in relation to the Charity's activities.

Recruitment and Appointment

Trustees are appointed by the members of the Charity at its Annual General Meeting. Vacancies occurring between such meetings may be filled by a resolution of the Board of Trustees. A person appointed in this way, who wishes to continue as a trustee, must offer him/herself for re-appointment at the next Annual General Meeting. The minimum number of trustees is 6. All trustees are skilled to carry out their responsibilities however if any further training is identified it will be provided. The trustees have delegated the day to day running of the CIO to the centre manager.

OBJECTIVES AND ACTIVITIES

The principal objectives of the Charity are:

1. For the public benefit to alleviate the distress caused by the break-up of families by such means as the trustees may from time to time determine including the provision of child contact services, family mediation and family counselling to persons living or working in the area of benefit.
2. For the public benefit to support adults and children experiencing, or at risk of experiencing, emotional and psychological health problems in the area of benefit by such means as the trustees may from time to time determine including the provision of counselling, other psychotherapies and programmes for children suffering loss.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021 (cont.)

3. For the public benefit to relieve the financial hardship experienced by deprived families and individuals living or working in the area of benefit by such means as the trustees may from time to time determine including the provision of essential household equipment, furniture and emergency food parcels.
4. To strive to reflect, in carrying out its mission, the Christian social teaching that inspire its work.

ACHIEVEMENTS AND PERFORMANCE

The continuing impact of Covid related restrictions have necessitated on-going measures developed at the onset of the impact of the virus on the effective operation and delivery of services at St. Joseph's. I am pleased to report that the exceptional response of staff and counsellors has enabled the charity to maintain a high level of service delivery in line with the standards desired by the charity and required by our clients. We have continued to receive invaluable ICT support from Mango13.com Ltd that has allowed us to maintain our service delivery.

During the year the Board of Trustees has been fortunate in recruiting several very able and experienced Trustees to fill the vacancies due to retirement. In addition, Trustees commissioned an external Organisational Review which will receive detailed examination by Trustees during 2022.

Contracts with Mental Health Matters (adult counselling) and Mersey Care NHS Trust (children's counselling) have continued through 2021 and Trustees look forward with confidence to the renewal of these contracts as they fall due for renewal. The provision of welfare services has continued, and Trustees express their gratitude to Staff, volunteers and supporters who have enabled the long tradition of welfare support to be delivered during these difficult times. Once again St. Joseph's launched a Christmas Appeal to provide supermarket vouchers for poor families and once more this exceeded expectations. In addition, we were able to resume distribution of Christmas Food Hampers.

The annual accounts show a positive cash position. However, the significant 2021 operating deficit is noted by Trustees. Our Charity therefore commissioned an organisational review by an NCVO consultant to support strategic planning. The report was presented to trustees in October 2021 and trustees began workshop meetings in January 2022 to implement the recommendations in the report. Trustees note with gratitude a very generous legacy from the estate of Mrs Veronica Williamson, a long-term supporter of St. Josephs. This income can be seen in legacies in note 2 of the financial statements in the prior year.

PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year.

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021 (cont.)

FINANCIAL REVIEW

The Statement of Financial Activities for the year is set out on page 9 of the report of the accounts. The Board of Trustees report a net expenditure of £50,898 (2020: net income of £126,202). Accumulated funds amount to £400,865 (2020: £451,763). The financial position of the charity is set out in the balance sheet on page 10.

The Centre has moved into a net expenditure position partly due to our adherence to the Government's IR35 legislation which meant employing our counsellors from April 2021 with the concomitant significant increase in National Insurance and Pension contributions. There has also been significant increase in our Centre maintenance due to repairs to fixtures and fittings, and any capital items have been shown as fixed asset additions. As a result of this increased expenditure, our accumulated funds have reduced in tandem with the deficit but are still well above the target level for reserves.

The Board of Trustees consider that the current policy of retaining reserves is essential if St. Joseph's Family Centre is to continue to operate the Charity in the medium term. The reserves policy is detailed on page 6. The investment policy is as follows:

1. *Principles of Investment Policy*

The Charity's funds are to be invested:

- a) In a sufficiently liquid form to allow the charity to carry out its purpose effectively and without interruption;
- b) In assets which give first priority to the security of the Centre's capital;
- c) Which maximise the level of return given a) and b);
- d) Where possible, in ethical or socially responsible funds;
- e) Which minimise counterparty risk.

2. *Types of investment*

Investments are to be made only in investment asset types which the Trustees have approved ("Approved Investment Assets").

3. *Counterparties*

Investments are to be made only with counterparties, using credit limits approved by the trustees ("Approved counterparties").

Risk Management

The Board of Trustees have considered the major risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage those risks. The Trustees continue to assess the major risks, the largest being a reduction in financial funding, to which the charity may be exposed relative to strategic, operational, regularity and financial matters.

It is the responsibility of the Board of Trustees, with the assistance of the Centre Manager, to carry out risk management analyses of the organisation and to take appropriate measures.

It is the responsibility of the Centre Manager to ensure that:

- a Risk Management Officer for the organisation is nominated;
- effective risk management procedures are in place, applicable to all relevant areas;
- risk management procedures are reviewed regularly;
- recommendations arising out of the risk management process are evaluated and, if necessary, implemented; and

REPORT OF THE BOARD OF TRUSTEES

YEAR ENDED 31 DECEMBER 2021 (cont.)

Risk Management (continued)

- employees and volunteers are aware of all applicable risks and familiar with the organisation's risk management procedures.

Reserves Policy

Reserves are held to help the charity operate effectively. The Trustees will keep their reserves policy and the level of reserves held under review. The Trustees will also monitor the level of reserves held throughout the year. The Trustees have set a minimum level of reserves for effective medium-term operation at 25% of budgeted annual expenditure being £77,000 going forward, but have a target of 50% of budgeted annual expenditure being £154,000, excluding costs covered by contracts, over the next three years

The reserves target has been exceeded at the year ended 31 December 2021 as free reserves amount to £237,615 (2020: £223,285) due to the legacy received by the charity in the 2020 accounts.

Plans for the future

The Trustees plans are to continue responding to the needs of families, children and individuals traumatised as a result of relationship breakdowns, domestic violence, addiction problems, mental health problems, bereavement or poverty.

St. Joseph's Family Centre will put these plans into effect by providing:

- A Contact Centre so that children can spend time with their non-resident parent in a safe and non-institutional setting
- Specialist counselling or group programmes for children to enable them to deal with the trauma they have experienced, to recover confidence, self-belief and self-esteem, to learn to be happy again and to enjoy being a child
- Individual counselling for adults who have experienced emotional, social or economic difficulties due to relationship breakdowns, child access issues, domestic violence, addiction problems, mental health problems, bullying or bereavement – and, often, a combination of two or more of these problems – to enable them to cope more effectively with any continuing difficulties and to recover confidence and self esteem
- Practical material support to families and individuals in the form of essential furniture, other essential household items and food parcels at times of crisis
- A Family Mediation service to help families reach agreement following separation.

Key management personnel and remuneration

The Centre Manager is the key member of staff at St. Joseph's Family Centre and his/her responsibilities include strategic planning, the management of business, service provision, staff and premises.

The current level of remuneration for this post is in the range £35,000-£40,000 per annum and is set by the Trustees based on current market information.

ST JOSEPH'S FAMILY CENTRE

REPORT OF THE BOARD OF TRUSTEES YEAR ENDED 31 DECEMBER 2021 (cont.)

Trustees' responsibilities

Our organisation is governed by a Board of Trustees that sets the Centre's strategic direction, monitors our financial position and overviews the services we provide. Our trustees meet every two months and more frequently if required. At each meeting they receive a report from the Centre Manager on current activities, a financial report, a fund-raising report and consider other matters of immediate concern.

The Centre Manager is responsible for the day-to-day management of the services we provide and relationships with funders and partner organisations. He/she reports directly to the Board of Trustees and has regular contact between meetings with the Chair of Trustees, the Treasurer Trustee and other trustees as required.

Conversion of the charity to a Charitable Incorporated Organisation

St Joseph's Family Centre has been registered with the Charity Commission as a CIO with new charity number 1180172, and operations under this charity took effect from 1 January 2019.

Trustees' Responsibilities in relation to the financial statements

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

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each 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 the 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 judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

On behalf of the Board



Mr R A Broadbent

Date: 16/03/22

INDEPENDENT EXAMINER'S REPORT TO BOARD OF TRUSTEES OF ST JOSEPH'S FAMILY CENTRE

I report to the trustees on my examination of the accounts of St Joseph's Family Centre ('the charity') for the year ended 31 December 2021, which are set out on pages 9 to 20.

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 2011 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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the accounts present a 'true and fair view' and my report is limited to those specific matters set out in the independent examiner's statement.

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 Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me reasonable 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable 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.



Name: **John Guest**

Name of applicable listed body: **The Institute of Chartered Accountants in England and Wales**

Relevant professional qualification or membership of professional body: **Chartered Accountant**

On behalf of RSM UK Tax and Accounting Limited

Chartered Accountants

One City Place

Queens Road

Chester

CH1 3BQ

Date: **18/03/22**

ST JOSEPH'S FAMILY CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
INCOME					
Income from donations and legacies	2	43,002	14,429	57,431	229,311
Income from charitable activities	3	188,480	-	188,480	165,817
Income from other trading activities	4	5,442	-	5,442	4,428
Investment income		165	-	165	426
Other income		3,857	-	3,857	6,817
Total income		<u>240,946</u>	<u>14,429</u>	<u>255,375</u>	<u>406,799</u>
EXPENDITURE					
Expenditure on charitable activities	5	284,923	21,350	306,273	280,597
Total expenditure		<u>284,923</u>	<u>21,350</u>	<u>306,273</u>	<u>280,597</u>
NET (EXPENDITURE) /INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		(43,977)	(6,921)	(50,898)	126,202
Transfer between funds	12	(193)	193	-	-
Other gains					
Gain on revaluation of fixed assets					
For the charity's own use	12	-	-	-	-
NET MOVEMENT IN FUNDS		<u>(44,170)</u>	<u>(6,728)</u>	<u>(50,898)</u>	<u>126,202</u>
TOTAL FUNDS BROUGHT FORWARD		<u>385,978</u>	<u>65,785</u>	<u>451,763</u>	<u>325,561</u>
TOTAL FUNDS CARRIED FORWARD		<u>341,808</u>	<u>59,057</u>	<u>400,865</u>	<u>451,763</u>

The notes on pages 11 to 20 form part of these accounts

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

BALANCE SHEET AT 31 DECEMBER 2021

	Notes	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible Assets	9		164,894		162,693
Current Assets					
Debtors	10	1,823		113,037	
Cash at bank and in hand		237,689		178,974	
		<u>239,512</u>		<u>292,011</u>	
Creditors: amounts falling due within one year	11	(3,541)		(2,941)	
Net Current Assets			<u>235,971</u>		<u>289,070</u>
Net Assets			<u>400,865</u>		<u>451,763</u>
Funds					
Unrestricted funds					
General funds	12	194,784		236,999	
Contingency reserve	12	35,554		35,554	
Revaluation reserve	12	111,470		113,425	
		<u>341,808</u>		<u>385,978</u>	
Restricted funds	13		59,057		65,785
			<u>400,865</u>		<u>451,763</u>

Approved and authorised for issue by the Board of Trustees on 16/3/22 and signed on its behalf by



Mr R A Broadbent
Chairperson

The notes on pages 11 to 20 form part of these accounts

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

a) Basis of preparation

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.

St Joseph's Family Centre meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost except for certain properties held at valuation, as stated in the relevant accounting policy note. The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below. The Charity has taken advantage of the provisions in the SORP for Charities applying FRS102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'.

b) Going Concern

The charity is confident that it will continue to receive funding of £95,058 per year from our contract with Mersey Care NHS Trust for children's counselling. In addition, we are confident that we will continue to receive funding of £97,365 per year from our contract with Mental Health Matters for adult counselling. The charity also receives at least £29,000 per year in donations and £5,000 in contact fees in donations to support our child contact and welfare services.

The charity received a legacy donation of £100,000 in April 2021 from the Executors of the Estate of Veronica Williamson deceased, this amount was accrued into the financial statements for the year ended 31 December 2020. The charity was advised in December 2020 that we are entitled to a further 12% share in the residual estate. We have not yet been advised of the value of this part of the legacy nor have we been advised about the date we might receive this, refer to note 12 for further details.

All this funding, together with our cash reserves and investments, provide sufficient resources for the Trustees to consider it is appropriate to prepare the financial statements on a going concern basis.

c) Tangible Fixed Assets

Tangible fixed assets, other than Freehold Property, are held at cost. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures & Fittings	-	3 years straight line
Land & Buildings	-	2% straight line

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (continued)

d) **Revaluation of Properties**

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

e) **Income**

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

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

Other income includes furlough grant income received as a result of the Covid-19 pandemic.

f) **Legacies**

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material (see note 12).

g) **Expenditure**

Resources expended are included in the statement of financial activities on an accruals basis, inclusive of VAT.

Governance costs are related to the governance of the charity, such as the production of the financial statements.

Support costs include general office functions such as governance costs, bank charges and depreciation.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (continued)

h) Fund accounting

Funds held by the charity are either:-

- Unrestricted funds which can be used in accordance with the charitable objectives at the discretion of the trustee;
- Restricted funds which can only be used for a particular restricted purpose within the charitable objective.

i) 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, in full, to all of its financial instruments.

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument, and are offset only when the Charity currently has a legally enforceable right to set off the recognised amounts and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

j) Financial assets

Trade and other debtors (including accrued income) which are receivable within one year and which do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled and any impairment losses.

k) Financial liabilities

Financial instruments are classified as liabilities according to the substance of the contractual arrangements entered into.

Trade and other creditors (including accruals) payable within one year that do not constitute a financing transaction are initially measured at the transaction price and subsequently measured at amortised cost, being the transaction price less any amounts settled.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (continued)

l) Pension contributions

Employees of the charity are entitled to join a defined contribution pension scheme. The charity contribution is restricted to the contributions disclosed in note 8. There were no outstanding contributions at the year end. The costs of the defined contribution scheme are included within support costs and charged to the unrestricted funds of the charity.

m) Government grants

Income from government grants is presented within other income. Other income received in the year represents the charity's furlough grant claim due to the Covid-19 pandemic and amounts to £3,857 (2020: £6,674).

n) 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 on-going 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.

No critical accounting estimates and judgments have been made in preparing these financial statements.

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
2. Donations and legacies				
Donations	43,002	14,429	57,431	70,526
Grant income	-	-	-	58,785
Legacies	-	-	-	100,000
	<u>43,002</u>	<u>14,429</u>	<u>57,431</u>	<u>229,311</u>

Of the total donations income in 2020 of £229,311, £201,001 was unrestricted and £28,310 was restricted.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

3. Income from charitable activities

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Service level agreement	188,480	-	188,480	165,817
	<u>188,480</u>	<u>-</u>	<u>188,480</u>	<u>165,817</u>

Total income from charitable activities in 2020 of £165,817 was all attributed to unrestricted funds.

4. Income from other trading activities

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Family mediation	2,729	-	2,729	2,830
Fund raising	845	-	845	1,016
Sundry income	1,868	-	1,868	582
	<u>5,442</u>	<u>-</u>	<u>5,442</u>	<u>4,428</u>

Total income from other trading activities in 2020 of £4,428 was all attributed to unrestricted funds.

5. Analysis of expenditure on charitable activities

	Activities Undertaken Directly			Total Funds 2021 £	Total Funds 2020 £
	Unrestricted Funds 2021	Restricted Funds 2021 £	Support Costs 2021 £		
Provision of family centre	266,473	20,656	15,603	302,732	277,477
Governance costs	-	-	3,540	3,540	3,120
	<u>266,473</u>	<u>20,656</u>	<u>19,143</u>	<u>306,272</u>	<u>280,597</u>

Of the £280,597 expensed in 2020, £25,632 was restricted and £254,965 was unrestricted.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

6. Analysis of governance and support costs

	Total 2021 £	Total 2020 £
Governance costs		
- Independent examiners fee	2,039	1,660
- Accountancy	1,500	1,460
- Legal and professional	1,980	-
Depreciation	13,506	12,644
Bank charges	118	120
	<hr/> 19,143 <hr/>	<hr/> 15,884 <hr/>

Of the £13,506 (2020: £12,644) depreciation costs, £693 (2020: £4,360) was restricted and £12,813 (2020: £8,284) was unrestricted.

7. Net expenditure for the year stated after charging

	2021 £	2020 £
Depreciation	13,506	12,644
Accounting and advisory fees:		
- Independent examination	2,039	1,660
- Accountancy services	1,500	1,460
Profit on disposal of fixed assets	-	(143)

8. Staff costs and Trustees remuneration

	2021 £	2020 £
Staff costs:		
Wages and salaries	181,549	142,496
Pension contributions	3,291	2,154
National insurance contributions	12,390	9,182
	<hr/> 197,230 <hr/>	<hr/> 153,832 <hr/>

No trustees received remuneration or expenses during the year.

The average number of employees during the year was 13 (2020: 10). No member of staff received remuneration in excess of £60,000 during the year (2020: Nil). Key management personnel received remuneration totalling £43,702 (2020: £41,103) during the year.

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

9. Fixed Assets

	Freehold Land & Buildings £	Fixtures & Fittings £	Total £
Cost or valuations			
At 1 January 2021	165,000	35,117	200,117
Additions	-	15,707	15,707
At 31 December 2021	165,000	50,824	215,824
Depreciation			
At 1 January 2021	11,000	26,424	37,424
Charge for the year	3,300	10,206	13,506
At 31 December 2021	14,300	36,630	50,930
Net Book Value			
At 31 December 2021	150,700	14,194	164,894
At 31 December 2020	154,000	8,693	162,693

Land and buildings with a carrying amount of £150,700 were revalued at 31 August 2017 by Morgan Williams Chartered Surveyors, on an existing use open market value basis. Morgan Williams Chartered Surveyors are not connected with the charity. The valuation was based on recent market transactions on an arm's length basis for similar properties. The historical cost of the land and buildings is £67,259 (2020: £67,259). In the Trustees opinion there has been no material movement in value from the valuation date.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

10. Debtors

	2021 £	2020 £
Tax recoverable	-	13,037
Accrued income	1,823	100,000
	<u>1,823</u>	<u>113,037</u>

11. Creditors: Amounts falling due within one year

	2021 £	2020 £
Accruals	3,540	2,941
	<u>3,540</u>	<u>2,941</u>

12. Contingent assets – legacy income

As at 31 December 2020 the charity had been notified of one residuary legacy the value of which is uncertain as the executor is awaiting confirmation of other claims on the estate. As at 9 March 2022 no further information had been received and so this legacy has not been accrued.

13. Unrestricted Funds

	Brought forward £	Incoming resources £	Resources expended £	Transfer £	Carried forward £
General funds	236,999	240,946	(284,923)	1,762	194,784
Contingency reserve	35,554	-	-	-	35,554
Revaluation reserve	113,425	-	-	(1,955)	111,470
	<u>385,978</u>	<u>240,946</u>	<u>(284,923)</u>	<u>(193)</u>	<u>341,808</u>

The contingency reserve has been previously calculated by the trustees as the amount to be set aside to meet the costs of the charity ceasing to operate as a Family Centre. The level is reviewed annually and for the end of 2021, the Trustees believe that the present figure is sufficient for that purpose.

The transfer between funds is made up of £1,955 for the element of depreciation on the revaluation of the land and buildings (2020: £1,955) and £193 for overspends on restricted funds (2020: £Nil).

These unaudited financial statements have been subjected to independent examination. See report on page 8.

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

14. Restricted Funds

	2021 Total £	2020 Total £
Income		
Donations	14,429	21,624
Grant income	-	6,686
Total income	14,429	28,310
Expenditure		
Provision of family centre	(20,656)	(21,272)
Depreciation	(694)	(4,360)
	(21,350)	(25,632)
Net (expenditure) / income	(6,921)	2,678
Transfer between funds	193	-
Restricted Funds brought forward	65,785	63,107
Restricted Funds carried forward	59,057	65,785

The Trustees have designated the legacy amount to progressive development of the Centre's contact work, welfare work and the family mediation initiative.

The transfer between funds of £193 is in relation to for overspends on restricted funds (2020: £nil).

ST JOSEPH'S FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

15. Analysis of net assets between funds

	Tangible Fixed Assets £	Current Assets £	Liabilities £	2021 Total £
Restricted	693	58,364	-	59,057
Unrestricted	164,201	181,148	(3,541)	341,808
	<u>164,894</u>	<u>239,512</u>	<u>(3,541)</u>	<u>400,865</u>
	Tangible Fixed Assets £	Current Assets £	Liabilities £	2020 Total £
Restricted	1,387	64,398	-	65,785
Unrestricted	161,306	227,613	(2,941)	385,978
	<u>162,693</u>	<u>292,011</u>	<u>(2,941)</u>	<u>451,763</u>

16. Taxation

The charity is exempt from tax on income and gains falling within part II of the Corporation Taxes Act 2010 or section 256 of the Taxation of Charitable Gains Act 1992 to the extent that these are applied to its charitable objectives.

17. Related Party

There are deemed to be no related parties of the entity which require reporting during the year.