

Company registration number: CE019969

Charity registration number: 1186903

SFAC

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2024

GRC Accountants Limited
166 Banks Road
West Kirby
Wirral
Merseyside
CH48 0RH

SFAC

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SFAC

Reference and Administrative Details

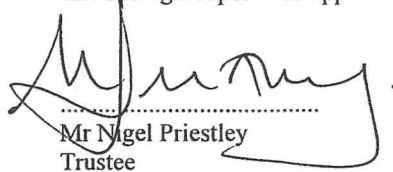
Charity Registration Number	1186903
Company Registration Number	CE019969
Registered Office	SFAC c/o Bridge Community Church Rider Street Leeds LS9 7BQ
Independent Examiner	GRC Accountants Limited 166 Banks Road West Kirby Wirral Merseyside CH48 0RH

SFAC

Strategic Report for the Year Ended 31 December 2024

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 December 2024, in compliance with s414C of the Companies Act 2006.

The strategic report was approved by the trustees of the charity on 12/5/25 and signed on its behalf by:


.....
Mr Nigel Priestley
Trustee

SFAC

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2024.

Trustees and officers

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

Trustees:	Jane Booth
	Enzo Martinelli
	Mr Nigel Priestley
	Sarah Mitchell (resigned 31 March 2024)
	John Woodhouse
	Neena Kamal
	Mr Idris Muyiwa
	Robin Spencer (appointed 13 September 2024)

Statement of trustees' responsibilities

The trustees (who are also the directors of SFAC for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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, comprising FRS 102 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 can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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.

Name:

SFAC (Strengthening Families and Children. Formerly known as Strengthening Families for Abandoned Children).

SFAC

Trustees' Report

Charity Number: 1186903

Address: C/o Bridge Community Church, Rider Street, Leeds, LS9 7BQ

Governance:

Constitution

SFAC is a Charitable Incorporated Organisation that is formed by its constitution approved on 19th November 2019. Approval for transfer of assets and liabilities was given by the Charity Commission from SFAC 1095091 (a unincorporated charity of the same name) on 12th December 2019.

Trustees

2024 saw two changes to the board with Sarah Mitchell resigning due to work commitments in March; and Robin Spencer joining in September. The board is now 7 people strong and covers a number of areas of skills and experience:

- Nigel Priestley, MBE remains chair;
- John Woodhouse oversees social work practice
- Idris Muyiwe oversees finances
- Robin Spencer
- Neena Kamal
- Enzo Martinelli
- And, Jane Booth continues in her role as designated safeguarding lead.

The trustee board has met on a quarterly basis and continues to have one meeting in person as a minimum.

Regular communication between the chair of trustees and CEO takes place once a fortnight and includes an in person meeting once a quarter. The chair of trustees also has regular individual meetings with trustees and the CEO also holds regular meetings with the treasurer (Idris Muyiwe), Jane Booth re: safeguarding, and, with all other trustees as required.

Trustees were all recruited following interviews and safeguarding checks being completed. They all receive information about their role including copies of the 'Essential Trustee Guide' from the Charity Commission. In addition they have access to the SFAC Trustee Hub (intranet) where they can access all policies and procedures.

Plans are in place to recruit new trust members with a focus on fundraising and income generation.

The board is developing its own strategic plan that will concentrate on three key areas of development for the organisation: organisational sustainability, financial resilience; and quality assurance. These goals will tie in with the operational strategy and business plan with the trustee plan concentrating on how they fulfill their check, challenge and support role.

Policies, Insurance and Registrations

SFAC has all relevant insurance policy cover in place including employment liability, public and professional indemnity and trustee insurance. Travel insurance is obtained by individuals and reimbursed so it meets each individual's circumstances or provided as part of the Amex credit card (depending on the individual's health needs being within scope).

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Trustees' Report

The organisation is signed up to and adheres to the Fundraising Regulator, follows charity commission guidance as well as statutory requirements. SFAC is signed up to the Pensions Regulator and Information Commissioner's Office.

SFAC maintains a risk register that is regularly reviewed by trustees. Trustees view all risks identified as manageable and present no imminent risk to the future of the charity. Where risks are identified strategies are in place to mitigate these concerns; the most pressing risks identified as organisational sustainability, and financial resilience.

Policies and procedures are in place and regularly reviewed by trustees with the CEO. Policies include: Safeguarding Policy including employee code of conduct; Health and Safety Policy; travel policy; Working with Organisations Policy; Employment Policy; Trustee Code of Conduct Policy; Marketing, Communications and Fundraising policy; Serious Incidents Policy; and a Finance Policy. These are available to trustees and staff as well as organisations we work with via our Google Workspace Shared Drive and Team and Trustee Hubs (intranets). Safeguarding and health and safety are subject to a yearly review, all other policies and procedures are updated as necessary and no less than every three years on an on-going cycle.

Staffing

SFAC continues to employ one full time member of staff: Dan Hope CEO and social work trainer.

SFAC also employs Mick Pease (two days a week) and Dr Caitlin Lance Hope (one day a week). In addition we use social work contractors: Joseph Luganda, Leah Denes. Leah Denes in 2023 completed a protective behaviours training course and is now a qualified trainer and delivered her first course for SFAC in December 2023 and in 2024. Joseph completed work for SFAC in Kenya and online in Eswatini.

Isabel Khumalo is contracted by SFAC on a as needed basis to provide HR and Administrative support. Isabel is based in Zimbabwe. And, Sam Nyabondo is contracted on a three day a week basis to manage our communications work.

Sam, Isabel, Joseph and Dan met in person in Kenya in November 2024 to enable the team to have face to face discussions on communications strategy, administrative systems, and to get to know each other.

SFAC also has Srilakshmi Viswanthan on a casual worker basis as our graphic designer based in Leeds.

Dan Hope, is a registered social worker and qualified practice educator of student social workers. Dr Caitlin Lance Hope is a registered and licensed chartered psychologist, and protective behaviours trainer. Mick Pease is a qualified social worker but is no longer registered as such.

Leah Denes, contractor, is a qualified and licensed social worker in Australia and has experience of working in the UK as well as personal lived experience of this work. Leah is also a qualified protective behaviours trainer. Joseph Luganda is a trainer as a qualified teacher and is undergoing his social work degree paid for by SFAC. Joseph has one year remaining on his course.

All employees are offered a NEST pension with Mick Pease opting out due to age.

All employed staff receive a laptop and work from home. SFAC does not have an office space.

Contractors are paid upon invoice and SFAC has an agreement with Multiplier who service the payments and ensure all agreements are legal and comply with local laws of each contractor.

SFAC uses a pay scale designed independently and approved by trustees. SFAC uses a cost of living international comparison tool for those contracted overseas using the pay scale SFAC adopts.

Volunteers

SFAC

Trustees' Report

In addition to the staff team various volunteers support our work.

District Judge Ranjit Uppal coordinates all SFAC legal training and provides his time for free. Ranjit is supported in this by Nigel Priestley, our chair of trustees and practising lawyer in children's care and protection. This year they were joined by Judges from Leeds division of the Family Court and lawyers Louise McCallum and Sara Anning.

SFAC have also recruited Tara Sullivan to provide support to Sam on communications. Tara is an experienced communications officer working in the corporate sector so gives a fresh and independent perspective to our comms work.

All volunteers undergo DBS checks, interview and abide by the volunteers handbook, code of conduct and complete SFAC safeguarding training and access to all policies and procedures.

Work with Organisations

SFAC works with organisations on a partnership and invited basis. Once organisations contact SFAC a due diligence assessment is completed through website searches, registration checks, interviews with the charity and any connected individuals SFAC knows who have experience of the referring charity.

Due diligence includes assessment of any risk of terrorism or money laundering and safety of staff to visit in person where such a visit is required.

All due diligence checks completed by the CEO are approved by a trustee: Jane Booth.

If successful a Partner Plan is then agreed with the agency who also signs terms and conditions or a Memorandum of Understanding. All case notes and forms are stored for each organisation under a password protected folder on SFAC Google Workspace.

Partner plans are regularly reviewed at appropriate times and no longer than 12 months from commencement of the operational partner plan. Organisations can continue working with SFAC until they feel this is no longer required. Either party can terminate working arrangements at any time subject to clauses in the terms and conditions or MOU.

SFAC provides subsidies to organisations with an income below £250,000 or where there is an emergency need. Discretion is also with the CEO, subject to trustee approval, to provide subsidies to government officials where funding is not available in their budgets for training.

Where subsidies are not provided SFAC charges a set hourly or day rate or course rate agreed in advance. This is currently set at £75 an hour, £600 a day or course rates subject to the course. All monies raised are used to cover SFAC costs, develop new courses and build SFAC capacity to provide subsidies to others.

SFAC is a not for profit organisation.

Organisations SFAC work with vary from small community groups to governments and judicial agencies. It includes small NGOs (not for profit) to large international NGOs.

Donors

All SFAC donors are checked using the principles set out in the 'know your donor' guidance from Charity Commission. No concerning donations were noted this year.

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Trustees' Report

SFAC receives donations into its bank account from individuals or companies via CAF, Paypal, Facebook, JustGiving, Stewardship, payroll giving schemes or direct into our bank account. SFAC also has accounts for donations to be made in Australia. In Australia people give a restricted donation to Australian Christian Churches International Relief and Mission (ACCI) marked for SFAC. A Memorandum of Understanding is signed with ACCI to oversee these payments and share responsibilities for accounting and reporting duties. ACCI are registered with their local authorities to receive tax deductible donations and are registered non-governmental organisations. A six-monthly reporting system and audit is in place with ACCI to ensure compliance with Australian regulations.

SFAC received one grant in the year from Handmaid Foundation in Australia.

Serious Incidents and Regulator breaches.

SFAC had no serious incidents or safeguarding concerns to report to the charity commission during the year.

There was one minor breach of data protection where trustees' individual passport numbers were shared with each other on a data form inadvertently being emailed to all trustees rather than the CEO for processing. Trustees were informed of this and information commissioner code checked and this was not viewed as a reportable issue.

SFAC had one unresolved compensation claim for a cancelled flight outstanding from 2023 with KLM. This was resolved with the use of the ombudsman.

Safeguarding Risk Management

Within SFAC's work we accept that there may be safeguarding risks present due to the nature of the work SFAC partner organisations do (namely; child protection, alternative care of children). We also accept in our register of risk that organisations level of practice may be below UK standards of practice and a cause for concern.

At no time does SFAC have operational control of projects or partner organisations. Our work with organisations is advisory only and they remain responsible for the projects and for the children and families they work and staff they employ. SFAC will advise on areas of practice to improve and develop however we are not responsible for their practice decisions.

Where an organisation does not progress, or accept SFAC advice repeatedly, SFAC may end its involvement with the organisation as set out in our safeguarding and working with organisations policies. This is kept under constant review and trustees informed of any significant worries or concerns. None were registered this year.

SFAC has two named officers to oversee Serious Incidents and Safeguarding who are both qualified and experienced social workers: Jane Booth (trustee) and Dan Hope (CEO and trainer). All employed staff are trained in safeguarding procedures and UK based staff and trustees have completed additional online training via NSPCC on England Safeguarding and Child Protection Procedures.

Business Plan and Strategic Plans

SFAC has an operational business plan that ceases in 2026. A review of the SFAC business plan is underway and a new business and strategic plan will be in place by June 2025 (6 months early) for the next five years. The draft review highlights three key areas already identified. The review notes the changing landscapes for SFAC that include reduced giving in many countries, USAid and UK aid cuts, increased number of organisations now offering support services to those providing care and protection to children (meaning more competition for SFAC), and a increased need for SFAC type services as more countries and organisations seek to reform, improve and change how they care and protect children.

The business and strategic plans are subject to trustee approval due in June 2025.

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Achievements for 2024

In 2024 SFAC set out to achieve the following targets:

- Income of £125-150,000
- Expenditure of £125,000
- Embed new staff
- Develop a website-first communications strategy

These have been achieved with our communications team of Sam and Caitlin working on a new revamped home page, where we work page, and services page. Plans are now in place to develop impact reporting case studies for the where page and blog that will also create content for social media.

Sam and Isabel are now embedded into SFAC and this is benefitting their understanding and confidence. Whilst, Joseph has increasingly been involved in SFAC projects in Kenya and Eswatini and Leah are continuing her development as a protective behaviours practitioner.

SFAC has also continued to meet its financial targets even within a difficult financial climate. We achieved our income target but exceeded our expenditure due to a rise in costs namely investing in a staff visit together in Kenya to help embed staff who are based overseas.

Reviewing the Business Plan 2021-2026.

This set out three key areas and sub-targets set out below:

- a) To improve governance of SFAC by:
 - i. Diversifying the board
 - ii. Having board members with designated roles linked to their experience, knowledge and skills
 - iii. Develop a broad strategic plan to ensure appropriate scrutiny and support.
- b) To increase financial resources to £150,000 by 2025 (readjusted from £250,000 by end 2026 due to Covid-19 and cost of living crisis)
- c) To diversify and increase staff team
 - i. To employ/contract a communications officer
 - ii. To redevelop website
 - iii. To employ/contract additional training staff
 - iv. To employ/contract an administrative officer.
- d) To develop services online and increase services and organisations SFAC works with.

SFAC has achieved these objectives. We have a diverse board by age, gender and ethnicity and this will continue as we bring new trustees on board. We have assigned roles that fit with the skills and experience of trustees, for example, Idris is a qualified accountant, John is a qualified social worker and runs two corporate safeguarding organisations and Jane is a qualified social worker and completes serious case reviews in children and adults social work. And, the board has begun strategic planning to develop a plan that will be in place by June 2025. Funding is on target, and staffing has increased in line with the objectives as discussed above and we have moved more of our work online where appropriate and effective.

Other

SFAC remains a charity marked as an excellent by the Charity Excellence site and awarded its fifth merit certificate in a row.

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Trustees' Report

SFAC Objectives

The Objects of the CIO are, for the public benefit, to promote and develop fostering projects for abandoned children throughout the world, including but not limited to:-

4.1. the provision of family and child support services within local communities;

4.2. the provision of financial assistance to children's homes and older children with education fees and/or vocational training;

4.3. any other activity that is charitable by law that would aid the relief of hardship and poverty to children and develop their skills, capacities and capabilities and enable them to participate in society as mature and responsible individuals.

SFAC's aim is for all children to thrive in a safe and loving environment.

Vision - for SFAC to be a leading organisation to educate, equip and empower practitioners and organisations with the knowledge, skills and resources so they can provide the best care and protection to the children and families they work with.

Method - SFAC provides in person and online training, mentoring and advice services from experienced and qualified social workers, psychologists and legal professionals to any organisation around the world involved in the care and protection of children. We use a co-production model where the partner organisations remain in total control of the outcome from SFAC's advice and support. SFAC's role is consultancy and advisor.

Values - to be a non-profit organisation, be accessible to all organisations, regardless of income, work in partnership acknowledging each organisations expertise and sharing knowledge, skills and resources.

Fulfilling our objectives

SFAC promotes the use of foster care (and other forms of alternative care) through its discussions and advice to organisations. This includes identifying opportunities for its use, for example, in Kenya with Shelter Yetu as an emergency provision, but also in multi-agency forums such as Homecoming, international conferences such as World Without Orphans. It also promotes its use with UK visit delegations from governments and judiciary via showing them how foster care works in an integrated system. This led in 2024 to a Paraguay government delegation visiting and later its president launching a foster care initiative.

SFAC continues to develop foster care and connected services. In Brazil and Paraguay for example, foster care is being supported through our work with the judiciary and government officials to understand and use such services within an integrated system of family support, child protection and alternative care. Similarly, in organisations it is developed through the use of practice reviews to identify strengths and areas for improvement, for example, with Step_Iraq in Iraq-Kurdistan; or through helping organisations establish the first programmes in their area such as in Sierra Leone.

However, foster care only works within a wider continuum of services. And, SFAC continues to deliver this in its work with both NGOs and government. In Paraguay this has led to them declaring a programme to build 100 children's centres to support children and families in the community; in Brazil it saw us introduce concepts of family group conferencing, family and drug alcohol courts and similar to enable children and families to remain together and prevent need for foster care provision; similarly we have also worked on child representation in courts to enable better best interest decisions to be made, which may include placement into foster care or other alternative care options where remaining in biological family is not safe.

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Furthermore, we have begun working in the UK with a NGO to support them and enable children and families to get the help and support they need before a crisis. This has included training the organisation in protective behaviours strategies to support children attending school, improve parental-child relationships and promote independent living for those previously in care.

SFAC no longer provides financial support to children's homes or vocational training or education.

Public Beneficiary

All trustees have regard and knowledge of the charity commission's guidance on the public benefit and ensure this is enacted by SFAC operations through regular review at board meetings that consider our performance and reach as well as our impact.

SFAC's public good comes from its educating, equipping and empowering practitioners and organisations with the knowledge, skills and resources they need to improve the care and protection of children. This benefits the lives of children and families by improving their safety and well-being through the care and protection they receive from the organisations SFAC works with. In turn this also upholds and promotes children's rights based on the United Nations Convention on the Rights of the Child.

The need for SFAC work remains high and is growing as the international trend is focusing more on children's care and protection. Since the 2019 United Nations General Assembly Resolution we have seen growing calls for change in many countries and NGOs. SFAC remains unique as a multi-disciplinary team of experienced and qualified practitioners who can focus on the practical implementation of policies to improve children's care and protection.

Charitable Activities and Achievements

2024 has been a year where SFAC returned to in person overseas work at a similar level to pre-pandemic levels. In addition SFAC continued to provide most of its operations online.

In 2024 we:

- worked with **29 organisations in 18 countries.**
- **directly trained 1152 people around the world** working with children and families
- attended **one global conference** and were **invited to a networking event at the foreign office in the UK on Human Rights.**
- **spoke to 17 more organisations** developing connections, discussing future projects, or having one-off discussions that may lead to more in-depth work.
- Saw our initiative to restart Homecoming become a reality and gain significant momentum.
- And, we have had over 100 views on our first therapeutic resource designed for everyone to use in their day to day lives. Caitlin explains the 'Safe Place Guided Meditation' technique. You can watch it here: <https://www.youtube.com/watch?v=h17fq5G3upQ>
- **Provided subsidies** to make our services affordable **to over half of the organisations we worked with (52% to be precise).**

Paraguay

We hosted the Children's Minister and representative judge for children from the Supreme Court. They visited Leeds Children's Services (via our partnership with Leeds Relational Practice Centre), Cafcass, and West Yorkshire Family Court.

Following the visit, it was announced that Paraguay would create 100 children's centres to provide family support services, launch a national foster care initiative, and create a dedicated family court.

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This long-term partnership has led to the involvement of increasingly senior members of government and judiciary and ultimately to new legislation which has incorporated into law SFAC's Continuum of Services model.

We are currently in talks with NGOs and government and judicial officials in Paraguay about how SFAC can support their next steps and plans are being put in place for 2025-26.

Brazil

We hosted members of the Brazilian judiciary including Judge Eduardo Melo. Eduardo first attended an SFAC event 20 years ago and is now in a position of influence.

Following the visit, Judge Eduardo and his senior judge who also attended our UK visits put together a training course for all judges, magistrates and lawyers in Sao Paulo District. Mick, myself, and District Judge Ranjit Uppal and colleagues from Leeds Relational Centre presented to 1000 new recruits to the judicial authorities as part of the online course.

Today, we have an application in for funding to do more training as Judge Eduardo is advocating for the implementation of various programmes he (and his colleagues) saw when here. This will include children's representation in court, creating a Brazilian best interest decision-making tool based on the UK welfare checklist. The tool is designed to help judges consider family care placements over children's homes for children who can't safely live with their immediate biological family. Over 95% of all placements for alternative care have been to children's homes as judges have no awareness of what foster care or kinship care is and why it may be better for children. The new tool and associated training aims to change this statistic dramatically, ideally even reversing it!

We have also been approached by representatives of the Brazil federal government who are interested in using our Protective Behaviours programme with foster carers and kinship carers. Additionally, we are hosting a person visiting the UK on behalf of two Brazilian states to develop a foster care programme there. It's also exciting to see Abba and Revive - two organisations SFAC trained and mentored - thrive in their foster care programmes. Both organisations are now training and mentoring other organisations, effectively doing us out of a job which is always our ultimate goal!

UK

Vennture

We worked with Vennture in Herefordshire to deliver our Protective Behaviours Plus course. This was to help them in their family support work. Alongside the PBs course, we also delivered additional training sessions on how the legal and social work aspects of the child care and protection system works to allow Vennture to work more effectively when they interact with those systems. Feedback was very positive with staff taking the approaches into their day to day work. They told us they were seeing more progress in the children and families they were working with and change was happening more quickly.

One participant said *"This is by far the best course that I have attended across multiple areas of work - I have looked forward to each and every session!"*

Vennture is commissioning the programme for more staff in 2025 due to the positive staff feedback.

Global

The Salvation Army (TSA)

SFAC

Trustees' Report

We have worked with the team at The Salvation Army's international headquarters throughout 2024. Our work was part of the launch of their 'Journey for Change' programme to consider the future and improve the standards of their care for children. SFAC delivered training in the UK, USA and Sri Lanka as part of this project.

In Sri Lanka, it was great to have Narel Atkinson joining us as a co-presenter. SFAC worked with Narel's organisation many years ago as they transitioned from a children's home to a community centre. We helped them develop tools to safely return children home to parents or family and to work long-term with those who could not. This year they closed their children's home. Narel talked to TSA attendees about his journey and why they changed, including a powerful testimony from a child - we'll tell that story another time for those who have not read Mick's book!

Two other highlights from our work with TSA were seeing a reference to us in their recent 2024 impact report for international development and the Indonesian government inspectors recognising the impact of our work with TSA Indonesia delivering our 'know the child' case management and case file training. TSA Indonesia is now being asked by the government to train others.

Our work with The Salvation Army continues and as they develop and improve their practice internationally it has the potential to impact over 40,000 children.

Homecoming

Mick is on the leadership council for Homecoming; a UK organisation advocating into christian communities and churches about their support for orphanages and children's homes overseas. SFAC initiated the rebirth of Homecoming and it is great to now Tony Lewry lead it. Tony, was someone SFAC worked with in Brazil when he was at Revive and we were asked to support them develop a foster care programme.

Mick's time working to advise, mentor and support Tony is only possible due to donations as it is provided for free. We hope in 2025 onwards Mick will be talking in churches and their communities about good practice and how the christian community can best support children's care and protection around the world.

Smaller Organisations

Alongside our work with governments and large charities like TSA, we also work with many small grassroots organisations. Many small organisations cannot afford our full costs so we provide a subsidy scheme which is only possible thanks to your donations.

- **Eswatini**

In Eswatini we are working with a local organisation to develop the way it assesses whether or not families are safe for children to return into their care.

- **Kenya**

Recently we worked with an organisation to review their children's home for street children and their assessments of family and community members.

After this initial work, both organisations have already implemented changes and sent several team members to attend our recent Protective Behaviours course in 2025. Both organisations have commented on how much they appreciated our insights, training, support and subsidies.

- *Iraq*

We completed a practice review for Step_Iraq on their current foster care project which SFAC helped them set up in 2018. The review was to help them internally assess their strengths and weaknesses as they have been asked to roll out the programme across more cities in Iraq-Kurdistan.

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Trustees' Report

- *Case Consultancies*

We completed a number of case consultations for organisations such as Offspring in India, Sepheo in Lesotho, Fape in Morocco, and others as part of our ongoing support to organisations.

- *An Extra Recognition*

An extra - SFAC was also delighted to be part of a book called 'Where they belong'. This chronicles Cambodia based Children in Families work which SFAC was a big part of in training staff to create their foster care programme.

It is a great example of how your donations and SFAC's impact is ongoing way beyond the initial training, mentoring and support we provide.

Subsidies and Grants

SFAC continues to provide subsidies to a number of organisations to ensure our services are accessible to all. In 2023 61% of our time was provided for free with 52% of all organisations receiving some kind of subsidy.

SFAC can provide grants to organisations but provided no grants to any organisation in 2024.

Our Impact

SFAC impact can be seen through the activities above.

In Paraguay it has helped the government see the use of children's centres and preventative work leading to the announcement of 100 children's centres being built; it also cemented concepts around foster care leading to the president launching a foster care initiative which will involve Little Neighbour, a NGO providing such services in country; an organisation trained by SFAC! Whilst in Brazil we see the development of judicial practice that will assist more children be placed in foster care rather than children's homes, and more children remain in the care of their biological family.

The relaunch and establishment of Homecoming was an idea of SFAC and it is positive to see the early impact this is having with many agencies joining the call for action in christian communities to progress children's care overseas by challenging those organisations supporting orphanages without critique or understanding if it is safe and appropriate.

Our work with Vennture has seen them report success. One case worker remarked how the protective behaviours techniques meant a case with a school refuser took five weeks rather than the normal three to five months! Whilst, others saw how helpful it was in their practice to guide understanding of a child's behavioural and emotional needs both for them and for parents/carers. This results in more successful work being completed in getting children in school, improving parental - child relationships and reducing risk-taking behaviours.

Whilst with other organisations our work sees foster care standards improve such as with Step_Iraq that will result in more stable placements, but our work with them can also be seen in the request by the government for that organisation to support them embed fostering in other areas of the region. This is an impact that is common in SFAC projects and was also witnessed by The Salvation Army Indonesia whose 'essential information' form (know the child process) is something the government wants to roll out to others.

The work SFAC completed with TSA Indonesia can be most significantly seen in that over 300 children previously had no life histories, and the organisation did not know who, or where, the children's family were. Now each child has their history documented, families are being traced and children identified for a return to parental care or alternative provisions; with the long-term plan for those who cannot go home to be considered in 2025. With the Salvation Army International Headquarters our work to support them gain traction amongst their organisations to review and consider best interest decisions for children remains in the early stages but could impact over 40,000 children.

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Our impact covers a wide breadth of organisations and development. In Eswatini one person described our training as *'the best social work training I have had.'* The lead manager there described how each case worker looked forward to the sessions, learnt a lot and is leading to reviews of their processes for safe reunification of children. Similarly at Shelter Yetu our review is creating significant changes in practice that will improve outcomes and processes for each child through improved day to day care by having more evening staff on shift to spend time individually with children, too improved understanding of children's emotional and behavioural needs via the care planning and protective behaviours tools, and, amendments to assessment processes for family reunification.

Here are some quotes that illustrate our impact:

'Really, really appreciative of the amazing report. Thank you for all your hard work. It will shape our practice moving forward and improve how we care for children.' - NGO following review of their children's home and assessment services.

'Thank you for your workshop on why children's homes are not always the answer. Now I get it. It was very practical, emotional and easy to follow. Amazing and the string exercise brings it home so powerfully. Now I can start to change how and who we fund in this space as I get it. Participant at a TSA conference.

'I like working with SFAC as we tried a few orgs but SFAC is child-centred, not ideological. It understands practice, it is realistic, and offers practical solutions and works to conceptualise to culture and resources. And, the fact we can dip in and out is so helpful. We tried a few but SFAC is it for us! Foster care here we come as now we know how: know the child, know the family, know the organisation, know the community. Love it!' NGO developing foster care.

'The help you have us is special as you shared experiences, shared failures, shared successes, shared a vision and path. It has brought us new ways. I have changed policy and in Paraguay we now have new programmes as a result of SFAC. The change you have made to Paraguay is immense' Gov minister after UK visit.

'We have already had meetings to share learnings and implement ideas that will work in our context. It has inspired us, given us ideas and helped see how it can work together.' Judge on UK visit.

'This is by far the best course that I have attended across multiple areas of work - I have looked forward to each and every session!' Protective Behaviours attendee

Extremely relevant and practical. I have incorporated PB concepts into my visits with families. I use them as a starting point to understand a person's needs or behaviours. I use PBs as a way to help parents understand their child better and make sense of their behaviour. Do they feel safe? And what a difference it makes if this is taken into consideration.' Protective behaviours attendee.

The feedback shows the impact SFAC training and support has had on organisations and individuals within. But perhaps the most telling impact assessment of SFAC was at an international conference run by World Without Orphans promoting the need for children to live in families over children's homes where appropriate to do so. There Mick attended for SFAC and after one day a person from another organisation commented *'is there anyone here SFAC has not trained!'* As Anu Silas, a person of lived experience in an orphanage who then set her own orphanage up said *"It was Mick and SFAC that started me on the journey of change. Now I run community centres impacting way more families than the orphanage.'* It was great to see Anu as a co-facilitator with SFAC at a conference in Sri Lanka with the Salvation Army. With us was also Narel Atkinson who stated *'SFAC helped us start to change from a children's home to moving children who could go home safely, to developing community care programmes, to advocating change with other orgs.'* In fact three co-facilitators at the Sri Lanka Salvation Army conference had been trained by SFAC: Anu, Narel and Phil (Casa Viva).

SFAC

Trustees' Report

The time at WWO and Sri Lanka conference reiterated how SFAC impact is significant and enduring. This year's work has long-term effects. The numbers of children now safe appropriate placements is huge, the increased number in families vast as it impacts children now and in future years to come. ‘

Other Charitable Achievements - Support Systems

Communications

2024 saw a big change in our communications capacity with the use of a contractor to ease the burden on Caitlin Lance Hope becoming embedded. Caitlin remained involved in strategic planning and mentoring but Sam Nybondo took over as our first dedicated communications officer.

Sam has concentrated this year on the website, completing a survey review with donors, reviewing content and building in new pages and refreshing our home page. We paused social media to allow Sam time to concentrate on website development with plans to develop a website-first communications plan from mid-2025 onwards. This will also build on showcasing SFAC impact reports and case studies to improve how we demonstrate success; a direct response to survey feedback.

Our newsletter is now completed by Sam and it has a regular open rate of 52% compared to 42% of peer organisations.

Finance Systems

Finance systems are operating well using Xero bookkeeping and are overseen by our SFAC treasurer. SFAC uses various online payment systems to enable easier transactions to take place. Organisations paying for our services can now do so via Stripe, Paypal, Go Cardless, Wise Bank Accounts as well as direct bank transfer.

SFAC uses Multiplier to pay overseas based staff and to ensure they are compliant with local laws.

We bank with Reliance Bank and there are no reported issues. We also use WISE for international payments and have both a Barclaycard and Amex for use to book flights, accommodation and travel which are reimbursed by partner organisations when they can.

Fundraising

SFAC completed no significant fundraising activities in 2024 other than obtaining two places on the 100km Bike ride Essex to London. This saw two people raise over £1000 for SFAC. .

Funding and Financial Review:

Income

SFAC lost and gained the same amount of donors and overall our donations income increased by 25%. We now average monthly donations of £2100 in the UK and a further £800 in Australia donors subject to currency fluctuations.

SFAC received one significant donation from an individual of £5000 and a grant from Handmaid Foundation of £13,000.

SFAC continues to have two corporate donors Enzygo and Infinity Dentist. Both provide donations and Enzygo raised money for SFAC through a corporate golf day and we are slowly building a connection and relationship with them for the future.

Direct Work with Organisations.

SFAC

Trustees' Report

SFAC continued to engage in work with organisations who could afford to pay and organisations who could not afford the SFAC fees. Our direct work from service providers who could afford SFAC service fees increased as a proportion of our income.

How We Spend Money Received (expenditure)

All monies received from individuals and organisations is used for two main reasons:

- To cover SFAC core costs (salary and running costs)
- To provide subsidies to organisations who cannot otherwise access our services. This year SFAC subsidised work with a value of £31,387 that was not received as services were provided for free.

We continue to work from home to reduce costs and regularly review our running costs to ensure value for money. Our running costs average 20% of our total expenditure but these include costs linked to projects such as mileage, training development for staff, professional membership, license costs to deliver protective behaviours, insurances for staff and the organisation, accountancy costs, regulatory memberships, IT licenses that enable us to deliver online training and advice as well as store partner organisations information and host a website.

For SFAC our trainers are our project costs as it is through employing or contracting them that we provide services to other organisations. This constitutes the rest of our costs.

Reserves

SFAC maintains a reserves policy. The reserves remain within 6-12 months of operational running costs and are reviewed by the board of trustees on a regular basis. Currently SFAC has 7 months running costs in reserves.

Financial Risk Statement

The trustees believe the charity is in a manageable financial position and has no imminent risks or concerns in terms of its financial health with income projected to cover this year and financial strategies in place to enact should future expected income fail to materialise.

Budget forecasts are regularly reviewed by the CEO and board to ensure that there are no unexpected issues regarding cashflow or sustainability.

Long-term, the charity needs to raise more money to fulfil its business plan and strategic objectives and plans are in place to enable this to succeed.

Our Future

We aim to continue to strive for excellence in our governance, training and delivery of services, and communications.

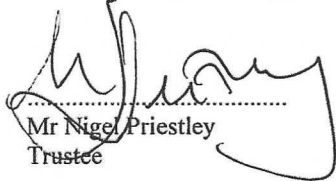
SFAC board will continue to be active and have oversight of our work. The board is developing its own strategic plan to be in place by mid-June.

SFAC will continue to invest in increasing capacity within its training team. To do this we aim to increase our funding. And, we are currently focusing on communication strategies that will supplement fundraising efforts. We are working on continuing our improvements to the website, developing our social media and donor newsletters, improving content to include impact reports and then considering grant opportunities.

SFAC

Trustees' Report

The annual report was approved by the trustees of the charity on^{12/5/25} and signed on its behalf by:


.....
Mr Nigel Priestley
Trustee

SFAC

Independent Examiner's Report to the trustees of SFAC ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of SFAC as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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



Gareth Cooper
ACCA

166 Banks Road
West Kirby
Wirral
Merseyside
CH48 0RH

Date: 12/05/2025

SFAC

Statement of Financial Activities for the Year Ended 31 December 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	50,074	13,076	63,150
Charitable activities	4	60,360	-	60,360
Investment income	5	1,181	-	1,181
Total income		<u>111,615</u>	<u>13,076</u>	<u>124,691</u>
Expenditure on:				
Raising funds		(9,306)	-	(9,306)
Other expenditure	6	<u>(116,270)</u>	<u>(13,076)</u>	<u>(129,346)</u>
Total expenditure		<u>(125,576)</u>	<u>(13,076)</u>	<u>(138,652)</u>
Net expenditure		<u>(13,961)</u>	<u>-</u>	<u>(13,961)</u>
Net movement in funds		(13,961)	-	(13,961)
Reconciliation of funds				
Total funds brought forward		<u>91,397</u>	<u>-</u>	<u>91,397</u>
Total funds carried forward	15	<u>77,436</u>	<u>-</u>	<u>77,436</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	40,128	14,158	54,286
Charitable activities	4	53,030	-	53,030
Investment income	5	972	-	972
Total income		<u>94,130</u>	<u>14,158</u>	<u>108,288</u>
Expenditure on:				
Raising funds		(3,865)	-	(3,865)
Other expenditure	6	<u>(83,224)</u>	<u>(14,158)</u>	<u>(97,382)</u>
Total expenditure		<u>(87,089)</u>	<u>(14,158)</u>	<u>(101,247)</u>
Net income		<u>7,041</u>	<u>-</u>	<u>7,041</u>
Net movement in funds		7,041	-	7,041
Reconciliation of funds				
Total funds brought forward		<u>84,356</u>	<u>-</u>	<u>84,356</u>
Total funds carried forward	15	<u>91,397</u>	<u>-</u>	<u>91,397</u>

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

The notes on pages 21 to 29 form an integral part of these financial statements.

SFAC

(Registration number: CE019969)
Balance Sheet as at 31 December 2024

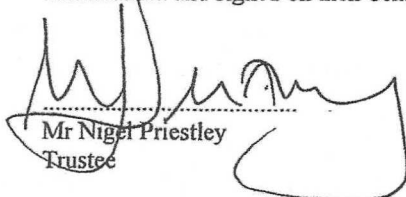
	Note	2024 £	2023 £
Current assets			
Debtors	12	-	30,815
Cash at bank and in hand	13	79,516	60,584
		79,516	91,399
Creditors: Amounts falling due within one year	14	(2,080)	(2)
Net assets		77,436	91,397
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		77,436	91,397
Total funds	15	77,436	91,397

For the financial year ending 31 December 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

The financial statements on pages 19 to 29 were approved by the trustees, and authorised for issue on 12/5/25 and signed on their behalf by:


Mr Nigel Priestley
Trustee

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:

SFAC

c/o Bridge Community Church

Rider Street

Leeds

LS9 7BQ

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

SFAC 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.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

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 aggregate 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.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

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.

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 trade 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.

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

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.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

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.

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	31,380	13,076	44,456
Grants, including capital grants;			
Grants from other charities	18,694	-	18,694
Total for 2024	<u>50,074</u>	<u>13,076</u>	<u>63,150</u>
Total for 2023	<u>40,128</u>	<u>14,158</u>	<u>54,286</u>

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	60,360	60,360
Total for 2024	<u>60,360</u>	<u>60,360</u>
Total for 2023	<u>53,030</u>	<u>53,030</u>

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	1,181	1,181
Total for 2024	<u>1,181</u>	<u>1,181</u>
Total for 2023	<u>972</u>	<u>972</u>

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

6 Other expenditure

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs				
Wages and salaries		65,582	13,076	78,658
Independent examiner fees				
Examination of the financial statements		2,124	-	2,124
Allocated support costs	7	48,564	-	48,564
Total for 2024		<u>116,270</u>	<u>13,076</u>	<u>129,346</u>
Total for 2023		<u>83,224</u>	<u>14,158</u>	<u>97,382</u>

7 Analysis of support costs

Support costs allocated to charitable activities

	Basis of allocation	Administration costs £	Total funds £
Computer software & maintenance		1,082	1,082
Subcontractor		7,407	7,407
Travelling		33,651	33,651
Insurance		1,485	1,485
PSA		40	40
Bank charges		373	373
General expenses		1,760	1,760
Licenses and subscriptions		2,766	2,766
Total for 2024		<u>48,564</u>	<u>48,564</u>
Total for 2023		<u>19,650</u>	<u>19,650</u>

8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Mr Idris Muyiwa

£124 (2023: £Nil) of expenses were reimbursed to Mr Idris Muyiwa during the year.

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

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

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

9 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	<u>78,658</u>	<u>76,089</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

2024 No	2023 No
<u>4</u>	<u>2</u>

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

10 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>2,124</u>	<u>1,644</u>

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

11 Taxation

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

12 Debtors

	2024 £	2023 £
Trade debtors	-	20,850
Accrued income	-	9,965
	<u>-</u>	<u>30,815</u>

13 Cash and cash equivalents

	2024 £	2023 £
Cash at bank	<u>79,516</u>	<u>60,584</u>

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	21	30
Other taxation and social security	1,098	1,192
Other creditors	961	(1,220)
	<u>2,080</u>	<u>2</u>

15 Funds

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General	91,397	111,615	(125,576)	77,436
Restricted funds	<u>-</u>	<u>13,076</u>	<u>(13,076)</u>	<u>-</u>
Total funds	<u>91,397</u>	<u>124,691</u>	<u>(138,652)</u>	<u>77,436</u>

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Balance at 31 December 2023 £
Unrestricted funds				
General	84,356	94,130	(87,089)	91,397
Restricted funds	<u>-</u>	<u>14,158</u>	<u>(14,158)</u>	<u>-</u>
Total funds	<u>84,356</u>	<u>108,288</u>	<u>(101,247)</u>	<u>91,397</u>

16 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2024 £
Current assets	79,516	79,516
Current liabilities	<u>(2,080)</u>	<u>(2,080)</u>
Total net assets	<u>77,436</u>	<u>77,436</u>
	Unrestricted funds General £	Total funds at 31 December 2023 £
Current assets	91,399	91,399
Current liabilities	<u>(2)</u>	<u>(2)</u>
Total net assets	<u>91,397</u>	<u>91,397</u>

SFAC

Notes to the Financial Statements for the Year Ended 31 December 2024

17 Analysis of net funds

	At 1 January 2024 £	Cash flow £	At 31 December 2024 £
Cash at bank and in hand		18,932	79,516
Bank overdraft		-	-
		18,932	79,516
Debt due within one year		-	-
Debt due after more than one year		-	-
Finance leases and hire purchase contracts		-	-
Current asset investments		-	-
Net funds		18,932	79,516
	At 1 January 2023 £	Cash flow £	At 31 December 2023 £
Cash at bank and in hand		(27,684)	60,584
Bank overdraft		-	-
		(27,684)	60,584
Debt due within one year		-	-
Debt due after more than one year		-	-
Finance leases and hire purchase contracts		-	-
Current asset investments		-	-
Net funds		(27,684)	60,584