

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 2025

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

SFAC

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SFAC

Reference and Administrative Details

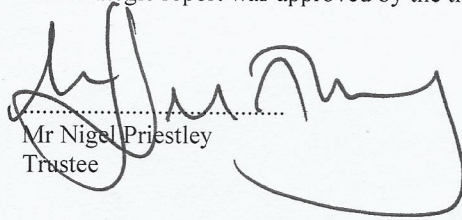
Charity Registration Number	1186903
Company Registration Number	CE019969
Registered Office	SFAC c/o Bridge Community Church Rider Street Leeds LS9 7BQ
Independent Examiner	GRC Accountants Limited 166 Banks Road West Kirby Wirral Merseyside CH48 0RH

SFAC

Strategic Report for the Year Ended 31 December 2025

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 December 2025, in compliance with s414C of the Companies Act 2006.

The strategic report was approved by the trustees of the charity on 10/4/26 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 2025.

Trustees and officers

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

Trustees:	Jane Booth
	Enzo Martinelli (resigned 31 July 2025)
	Mr Nigel Priestley
	John Woodhouse
	Neena Kamal (resigned 31 March 2025)
	Mr Idris Muyiwa
	Robin Spencer (resigned 30 September 2025)

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).

Charity Number: 1186903

SFAC

Trustees' Report

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

CEO Review

2025 was a year of growth and continued impact in the care and protection of children. In the year we:

- delivered training, mentoring and advice to 64 organisations in 26 countries.
- delivered 123 workshops (often of 2-3 days each) and 54 consultation sessions (often of 2-3 hours each)
- trained, advised and supported 177 practitioners.
- provided 1859 hours of direct training, mentoring and advice which is 80% of all SFAC time. What about the other 20%. Well that was spent on developing new training course content, charity administration, fundraising and staff training.

And 75% of all our projects were subsidised either partially or fully - enabling our work to be accessible to all organisations.

Our work in 2025 included reviewing football club community trusts...highlighting strengths and areas for development, with improvements to systems, policies and practice enacted

We have provided ongoing support to organisations in Sierra Leone, Kenya, Eswatini, Uganda, Lesotho, and Morocco as they develop new care services and become involved in national system change. For example in Morocco, Fape, are piloting for the government a child protection unit with our support and expand their foster care programme.

Our work in Indonesia continues to see more children returning home, the care planning system being implemented with the government recognising the practice and seeking to roll this out nationally, and discussions taking place around foster care, family support (mother and baby support centres) and community living programmes. Whilst in Thailand we supported an organisation review of its children's homes practice and begin to reflect on future foster care plans and in Sri Lanka a review of a case management system was completed to support national reunification work.

In India we continue to see the growth and impact of the protective behaviours programme being used to support young people affected by sexual abuse and trafficking, whilst over eight organisations received training in the foundation course to implement into their programmes and services. The protective behaviours programme is a therapeutic course training people in trauma-informed, psychology, neuroscience and very practical ways for people to feel and be safe.

Our work with Vennture in the UK was mentioned and praised in reviews of their reducing parental conflict toolkit which SFAC supported them create using protective behaviours. And, we continued ongoing support in Paraguay and Brazil with discussions around judicial practice, foster care programmes and kinship.

Globally too SFAC was involved in numerous workshops around topics including foster care, care planning, the importance of social work as well as advocacy and awareness work with Homecoming in the UK, and internationally at Rising Tides conference in USA, CAFO in Nigeria and various online forums and events.

Our protective behaviours foundation training maintains popularity with a number of organisations trained across various countries this year, with follow up calls supporting implementation of those ideas in Zambia, Eswatini, Iraq, Kenya, India and UK. This brought SFAC in front of a wider audience to spread good practice ideas.

This is due to the incredible support of our donors. We have managed to increase regular donations, an amazing achievement shared with our donors who continue to support us and are part of SFAC and its achievements.

We are also very grateful to three legacy donations. It is always a mixed emotion; sadness at the loss and grief for family and friends, and, amazement that SFAC was chosen to benefit with a donation in memory. We aim to always truly represent this legacy by using it in projects that will have a lasting impact.

And, our impact continues to be significant.

SFAC

Trustees' Report

In 2025 we embarked on doing more to review how our work has had an effect long-term. The 'Where' Page on our website is the start of us demonstrating how SFAC's work has ongoing impact. We heard about projects in Tajikistan where foster care legislation is based on SFAC work completed in 2015! We celebrated with our friends at Casa Viva (Costa Rica) that they now have had 1000 children in their foster care programme. We received news from LifeVision in Egypt how they have initiated their programme of kinship and foster care using SFAC tools and resources. And, we heard about how protective behaviours had been 'transformative' in the ongoing work of an organisation in Lesotho. These are just a small handful of examples of how SFAC impact has made a significant difference to the quality of practice, as well as enabling more family care services to exist and thrive.

SFAC's contribution to global care was recognised at the UK government launch of the Global Charter for Care Reform, a UK sponsored initiative to support implementation of the United Nations Conventions on the Rights of the Child. SFAC's patron and CEO were invited to attend as our project in Paraguay was selected as an example of care reform - a country that when we started had significant numbers of children in children's homes, no foster care programme, fragmented services, and was not a recognised cabinet level department in government. Now it has over 800 foster care families, is building 100 children's centres (inspired by the government visit to the UK hosted by SFAC), is reforming its workforce with training and is using SFAC's continuum of services model (based on Every Child Matters UK government model) in its legislation.

It is a remarkable feature that SFAC has had such influence in Paraguay and across so many organisations and countries.

Our work continues to grow with expansions seen in safeguarding and standards of practice reviews and supporting organisations develop foster care programmes. Protective behaviours courses remain popular offering practical therapeutic trauma informed and much more strategies and techniques. Whilst our work across national systems, child protection, judiciary and family support programmes remains strong. In 2025 we conducted:

- 10 safeguarding/standards of practice reviews
- 8 foster care projects
- 7 national systems consultations
- 7 protective behaviours and therapeutic care projects
- 6 reunification projects
- 3 children's home improvement projects
- 3 kinship care programmes
- 3 family support project consultations
- 3 judicial trainings
- And, 3 advocacy programmes.

With the increasing demand SFAC saw us use both employed and consultancy staff and I was pleased to bring Isaac Agyei into the SFAC fold.

Strategically SFAC has now entered year one of its new five year business and strategy plan. The aim is for SFAC to: grow to a turnover of £200,000 and full time equivalent staff of five people across the world (doubling our income and staff team) and impacting more organisations to improve their care and protection of children.

Chair of Trustees Review

The Annual Report confirms that despite all the challenges that face organisations working for change in the face of global uncertainty, cost of living pressures, international development budget cuts and a general downturn in the donating patterns of individuals, SFAC has had another remarkable year.

SFAC

Trustees' Report

The pressures impact SFAC directly but also indirectly as those that commission our services are themselves stretched in capacity and financial resource. This impacts their ability to sustain changes in services as well as commission training and consultation services from SFAC. It is therefore heartening to see SFAC maintain high levels of subsidy to ensure accessibility. With that comes increasing tensions of SFAC needing more funding. Financial sustainability remains SFAC's core need but this year, thanks to many generous donations, we have continued to flourish and for that all trustees are thankful. Without our donors our team can achieve very little. With our donors they can achieve remarkable results and improve the lives of children around the world. It was a delight for the SFAC to hear witness of this in our last trustee meeting.

The Report bears testimony to the outstanding work of the team: Dan Hope, Dr Caitlin Lance Hope, Mick Pease, Isabel Khumalo, Leah Denes and Joseph Luganda. This team has been added to by social work trainer, Isaac Agyei. As Chair of Trustees delight in the skills and diverse experience and knowledge available to meet the opportunities that have come the way of SFAC.

No charity can survive without a robust, supportive and committed Trustee Board. Every member has continued to play a crucial role this year. I'm delighted that the Board has been strengthened by the addition of Lilian Wheeler. Their skills enable SFAC to meet its responsibilities and ensure SFAC fulfils our objectives to alleviate hardship, promote family and child services in communities and ensure more children can experience the implementation of their rights under the United Nations Convention on the Rights of the Child.

For trustees this is in the public good and fulfills our charitable duties under the charity commission which all SFAC trustees have regard and knowledge of at all times.

As trustees we continue to support, review and challenge, where necessary, our CEO to deliver against our strategic goals, implement our vision, mission and values.

2025 also saw SFAC embark on our new five year strategy and this is summarised below:

Our Practice Strategy 2026-31:

SFAC seeks to continue to be a leading organisation in the global reform of children's care and protection.

History:

The world in 2002 was dominated by children's homes, with minimal use of foster care and kinship care; countries and organisations lacking clear systems and structures to determine which child needs what help when, and children remaining in care until 18.

The world in 2026 is changing - we have the Global Charter for Care Reform, we have the UNGA (2019) resolution calling for national change, and we are seeing more and more organisations and countries begin transformation.

SFAC has been at the forefront of this; as an advocate calling for change, to working with pioneering organisations delivering foster care for the first time (and often the first time in their country), to working with governments and judiciaries to support moves to national systems promoting family care. Our work in Paraguay, Brazil, Cambodia, and Uganda is often used as an example of care reform. But we are just at the beginning.

Globally over 1 billion children are identified as being at risk of significant harm; children's homes remain the predominant alternative care model, national systems for care and protecting children are in their infancy, and organisations are calling for assistance. SFAC seeks to respond to that and continue in the journey began in 2002.

What we will do:

SFAC will seek to be agile and responsive, available when organisations need and seek our assistance wherever in the world.

- This will be delivered through online and in person using our network of trainers and consultants based around the world.
- It will include having flexible partner plans that deliver the support organisations seek using our advice and expertise across the three main disciplines of social work, psychology and law.

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Trustees' Report

- It includes being accessible to organisations so cost is not a barrier
- And, it is working in partnership at organisations pace with no fixed end dates.

SFAC will continue to build excellence into other organisations practice through the delivery of high quality training, advice, mentoring and resources.

- This will be achieved by robust recruitment and quality assurance reviews of our practitioners internally, and external reviews and feedback of our programmes and guides content and delivery.
- Through delivery of services that are rooted in culturally contextualised content.
- Through true partnership that recognises SFAC's value and the expertise of those we work with

We will develop and deliver more training workshops, consultation services and resources for organisations including:

- Increasing our staff team by 100%.
- Increase our output in line with increased staff capacity by 2031 to double 2025 levels.
- Provide guidance documents and resources that will be widely available on our website such as foster care, kinship care, monitoring placements, care planning and much more. We aim for three to five new guides per year.
- Expand provision of protective behaviours training offer to include by 2031: the foundation, intermediate, train the trainer and supplementary courses such as care kits, self-care programmes for practitioners, and practical therapeutic tools and ideas to use with families and children.
- Ongoing provision of subsidies so that 100% of organisations receive this support where applicable and increase our subsidy qualifying level by 2031 to £500,000.

Our Objectives:

SFAC's aim over the next five years is to:

- Equip more organisations and practitioners with the knowledge, skills and resources they need to promote children's welfare and rights enabling:
 - More children to experience individualised care and protection (the right care at the right time in the right place for them)
 - more children living safely with their birth families (parents, or kinship care)
 - more children living safely within alternative families where they cannot live with birth family (foster care, guardianship, adoption, or other options)
 - more children living safely in children's homes for as short a time as is necessary.
 - more families being supported to provide the care and protection their children need.

Our Aim:

We want to see a world in five years time where:

- More countries have national care and protection safeguarding systems in place providing a continuum of services from support, protection, and alternative care.
- More countries and organisations have effective case management structures that implement the right services at the right time to care and protect children.
- More organisations provide safe and effective care and protection for each child that promotes their wellbeing and rights and treats each child according to their individual needs.
- More confident practitioners skilled in providing high quality assessments, best interest decisions, and considered care plans that address each child's unique circumstances.

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Our Services:

To achieve this we will provide:

- Qualified, experienced professionals in social work, psychology and law.
- A diverse team based across the world with variant lived experience and cultural heritage.
- Provide subsidies to organisations to ensure accessibility for all.
- Provide training workshops and consultations where and when needed
- Create resources and guides for organisations to use.

Our Strategic Business Priorities for 2026-31:

To achieve our practice aims SFAC aims to:

- Improve financial income from donations to enable more subsidies to be provided and increase our staffing capacity and increase funding by 100% by 2031.
- Invest in internal training and quality assurance to increase capacity and skills of our staff to deliver more training, mentoring and advice and reduce reliance on current core staff.
- Invest in more contractors and employ more staff to build capacity to 5 full time equivalents by 2031.
- Improving our marketing and communications strategy to reach more donors, more organisations alongside a fundraising strategy to increase income streams and funding into SFAC with yearly targets of increased engagement and reach of 25%
- Improve recording and showcasing of our outcomes and impact so that SFAC can evidence our vision and mission in practice each year with a plan to improve recording in 2026, evidence impact with an example from each continent by 2027, and to have evidenced impact stories for each organisation by 2028 and ongoing reviews by 2031.

Trustees will continue to monitor, review and amend the plans for 2026-31 in response to global and national issues to ensure SFAC's survival and ability to thrive.

Review of 2020-2025 Strategic Plan

Our previous strategic and business plan was successfully implemented. It saw SFAC develop from a one-person organisation with £50,000 a year average turnover in 2018 to an organisation that is now averaging £100-120,000 a year average, employs 2.5 full time equivalents, has diversified its staff team and board membership, has tripled organisations SFAC works with, expanded into multi-disciplinary training and support, created a SFAC brand with a website and social media presence whilst maintaining above average engagement in its newsletter. During this time SFAC has negotiated the COVID-19 crisis, ongoing cost of living crisis and other international events.

2026 Plan:

Targets for 2026 are:

- To gain income levels of £100-125,000
- To provide subsidies to 75% of organisations of those that qualify.
- To develop staff capacity through increased use of contractors by 25% subject to funding being achieved.
- To extend the protective behaviours services through piloting a new Resilience/Care Kit course, providing the intermediate course and offering more case and project consultations
- To create three new practice guides for organisations in foster care, enabling safe moves for children, and care planning.
- To build our impact reporting systems and have case studies demonstrating our work in foster care, pbs, judiciary and children's homes.

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- To have improved our administrative processes for tracking and quality assuring projects.
- To recruit one more trustee.
- Continue to deliver our services to organisations on demand to improve their care and protection of children.

Governance:

Constitution

SFAC is governed by 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 (an unincorporated charity of the same name) on 12th December 2019.

Our constitution sets our objectives as follows:

The Objects of the CIO are, for the public benefit, to promote and develop fostering projects for 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;

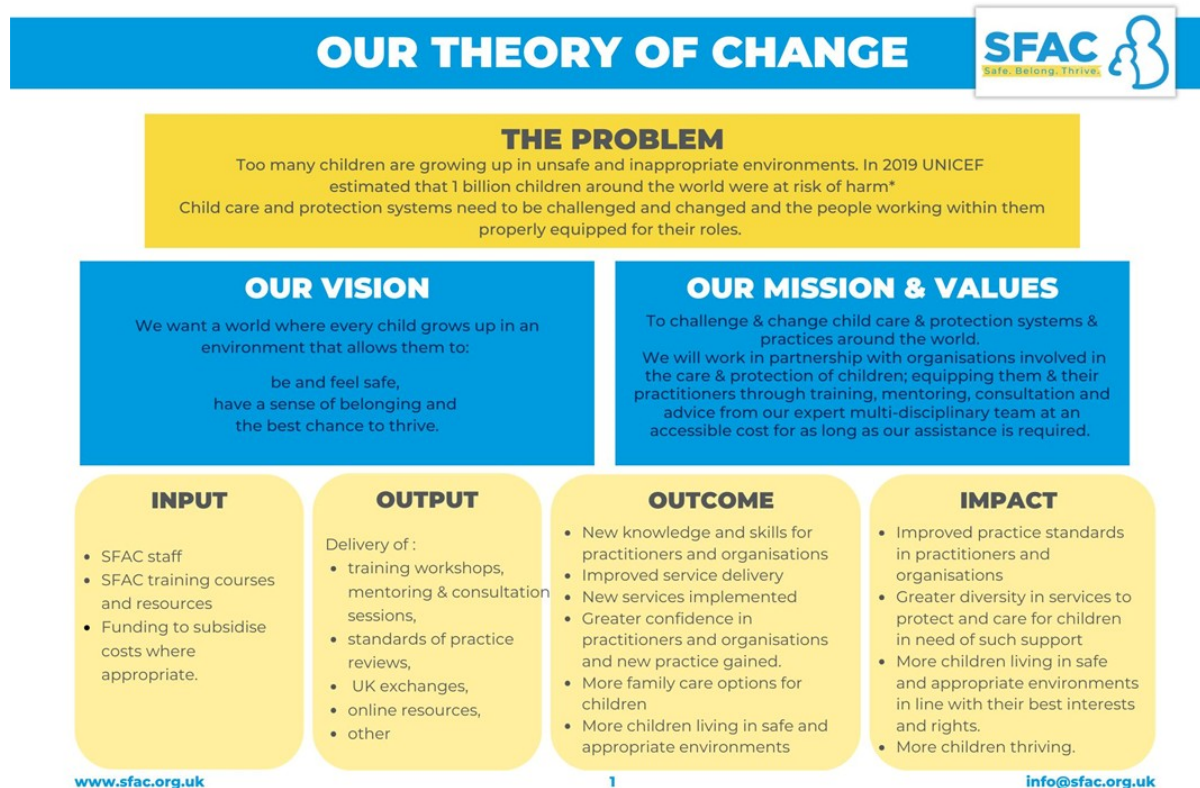
4.3. any other activity that is charitable by law that would aid the relief of hardship and poverty to children and develop their skills, capacities and capabilities and enable them to participate in society as mature and responsible individuals.

SFAC interprets this into our vision and mission below:

Our Vision is for children all over the world to grow up in an environment where they: can be and feel safe, have a sense of belonging and the best chance to thrive.

Our Mission is working with organisations and practitioners to equip them with the knowledge, skills and resources they need to provide the highest quality care and protection of children.

Trustees' Report



Trustees

2025 saw three changes to the trustee board. Enzo Martinelli, Neena Kamal and Robin Spencer resigned their posts and Lilian Wheeler joined. The board is now 5 people strong and covers a number of areas of skills and experience.

Nigel Priestley, chair, is a lawyer with national recognition for his work in kinship care, adoption and guardianship cases. Nigel also has lived experience as a kinship carer and adoptive parent. John Woodhouse has a social work background and now runs two organisations (Dialogue and Safeguarding Network) that provides consultancy and training to organisations in the UK. Jane Booth has significant experience in senior management in social work local authorities, Cafcass, and inspection services. She also completes serious case reviews. Lilian Wheeler is a social worker who runs a children's home in Cornwall. Lilian is also from Kenya and brings both perspectives into her role. Idris Muiwe is an accountant and SFAC treasurer. He is from Nigeria and has experience working there and in Europe with national and international charities.

Our board has the following responsibilities designated to people:

- Nigel Priestley, MBE, chair;
- Idris Muiwe, treasurer,
- Jane Booth continues in her role as designated safeguarding lead
- John Woodhouse and Lillian Wheeler, services delivery.

Overall the board would like to add one or two more people and will be seeking new board members in 2026.

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Trustees' Report

The trustee board has met on a quarterly basis and continues to have one meeting in person as a minimum - this took place in Leeds in December. The meeting involved remote attendance from organisations SFAC has worked with over the last years, as well as contractors SFAC use joining the call to talk to trustees about their work.

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 Muiyiwe), 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.

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 (based in Uganda), Leah Denes (based in Australia) and Isaac Ageyi (based in Ghana).

Dan Hope, is a registered social worker and qualified practice educator of student social workers. Dan has experience working in children's homes, child protection and alternative care, family courts and work overseas in Kenya and Uganda before working in SFAC as a volunteer since 2011 and full time since 2017, becoming CEO in November 2019.

Dr Caitlin Lance Hope is a registered and licensed chartered psychologist, and protective behaviours trainer. Caitlin has experience working with refugees in Australia, working in schools, and then in India with two organisations who provided a children's home and another that worked with those who had been sexually trafficked and abused. Caitlin has been with SFAC since 2016.

Mick Pease is a qualified social worker but is no longer registered as such. He worked extensively in foster care and adoption, but also has experience of children's homes in UK and Brazil. He is the founder of SFAC.

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. Leah has worked in numerous roles in child protection, alternative care and family support services.

Joseph Luganda is a trainer as a qualified teacher and has qualified as a social worker in Uganda this year but has significant experience in the field having managed a foster care, child headed household and child protection programme in Uganda, advised the government in Uganda, worked with Ekisa Ministries on programmes of care with children who have disabilities, and is a consultant on numerous projects involving the care and protection of children in Uganda and Kenya.

Isaac Ageyi is a qualified social worker who led a foster care project in Ghana for many years and previously worked in a children's home.

SFAC also uses:

Isabel Khumalo is contracted by SFAC on a as needed basis to provide HR and Administrative support. Isabel is based in Zimbabwe.

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

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

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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.

SFAC uses Agency for Good since September 2025 to deliver our website and they are completing a SEO and website review for SFAC to be delivered in 2026.

SFAC did contract Sam Nybondo based in Zimbabwe until September 2025 when Sam moved to China and left her post with SFAC. We wish her well.

SFAC uses GRC Accountants for payroll and annual reports.

Volunteers

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, Sara Anning and Philippa Wordsworth.

Tara Sullivan provides communications expertise to our team.

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.

Risk Register

SFAC maintains a risk register which is regularly reviewed by trustees. SFAC has a number of policies and procedures to manage various risks associated with safeguarding, health and safety, safe recruitment, travel, working with organisations, employment, fundraising, money laundering, communications and marketing, data protection, and privacy.

Our main risks and mitigation strategies are listed below and subject to ongoing trustee oversight with the CEO and form part of the 2026-31 business and strategic plan:

Risk	Mitigations
Reliance on small staff team causing inability to be responsive or able to meet needs of organisations, and higher chance of staff burn out.	Investing in contractors to become staff. Fundraising, marketing and communications strategy to increase funding and opportunity to employ staff.
Funding limiting subsidies to organisations	Fundraising, marketing and communications strategy to increase funding including improving website and social media, use of impact reporting for story telling to convert interest into giving.

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	<p>Current subsidy scheme in place to prioritise smaller organisations and charge larger.</p> <p>Small fund currently created to support subsidies capped at £15,000 per year for 3 years.</p> <p>Exploring grants and joint bids to fund SFAC contributions into projects.</p>
Financial Sustainability - long-term and immediate cash flow.	<p>Fundraising, marketing and communications strategy to increase funding and flows of funds.</p> <p>Cash flow managed by monthly reviews.</p> <p>Financial risk management strategy in place including guidance for use of reserves for cash flow management</p>
Organisations lacking resources to implement new programmes	<p>Advocacy work with other charities and campaigns to promote international funding including Homecoming campaign, work with Global Charter for Care Reform and other initiatives.</p> <p>Reviewed regularly with organisations and is part of our agile, responsive approach to work at pace, needs and resources of local organisations.</p>
Organisations lacking resources to fund SFAC services	<p>Fundraising, marketing and communications strategy to increase funding and flows of funds.</p>
Financial mismanagement	<p>Use of Xero and electronic systems that mean all transactions and use transparent and recorded.</p> <p>Financial policy in place including delegated authorities.</p> <p>Oversight by trustees of all bank accounts, credit card and other</p>

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	facilities. No cash usage in organisation.
Reputational risk to SFAC due to an organisations poor practice	<p>Due diligence process with new organisations completed involving CEO and trustee following guidance provided by charity commission and in line with our Working with Organisations policy and stated high risk appetite that recognises SFAC works with organisations whose standards may be low and therefore require our services.</p> <p>Working with Organisations and Terms and Conditions set out process of SFAC stopping work with an organisation due to concerns around practice and safeguarding.</p>
SFAC staff or trustees involved in abuse of a child/vulnerable adult	<p>Safe recruitment processes in place for staff, contractors and trustees.</p> <p>Regular reviews of staff, contractors and trustees information (police and other agencies as appropriate)</p> <p>Codes of conduct and safeguarding standards in place.</p> <p>Minimal contact as SFAC is not a direct deliver of services.</p>
Maintaining quality of services and ensuring advice is safe, contextual and up to date.	<p>Investment in staff training and research including access to academic reviews, current practice training internationally.</p> <p>Training programmes regularly reviewed including peer reviewed with partner organisations.</p> <p>Quality assurance performance reviews and appraisals.</p>
Money laundering and terrorism	SFAC completes due diligence on

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Trustees' Report

	<p>donors via a know your donor approach and follows charity commission guidance.</p> <p>Due diligence is followed on organisations following charity commission and working with organisations due diligence.</p>
Risks to staff welfare when travelling	Travel policy in place that follows FCDO advice, provides health information for staff in field plans and risk assessment system in place.

Trustees have confidence the above are all manageable risks mitigated by policies and processes in place and regularly reviewed by trustees. Policies include safeguarding, working with organisations, finance, money laundering and anti-terrorism, health and safety, employment, travel, fundraising, marketing and communications, data protection and privacy. These are all reviewed by trustees and there is a regular formal review every two to three years of each policy. In 2026 safeguarding, employment, health and safety and travel are all due formal reviews.

Serious Incidents and Regulator breaches.

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

Finances

SFAC finances in 2025 saw SFAC receive higher than normal income of £204,000 . This was mainly due to one-off donation of £100,000 as a legacy gift by an individual.

The significant legacy donation has been set aside to create a subsidy account at £20,000 a year for 5 years.

Expenditure is at £133,000 in 2025. This is slightly higher than usual as SFAC invested in training for staff in protective behaviours training qualifications, website reviews and had IT expenses to replace broken laptops. SFAC also attended two international conferences incurring full costs of travel and accommodation.

How we Manage Money Received.

All money received is held in three bank accounts. We have two accounts with Reliance Bank for day to day income and expenditure which is used as only one account details is ever given for public or organisational use. The other maintains the income and is only known to SFAC.

SFAC also has a WISE account to enable money to be paid into it from overseas and to support staff overseas (from UK) to spend money without need for cash.

SFAC holds a reserves account with Reliance Bank and a further account is with United Trust Bank to manage our subsidies account.

Donors can use CAF donation site which manages gift aid on our behalf.

Organisations can also pay fees via Stripe to our bank account or via WISE.

We no longer have a paypal account.

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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

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.

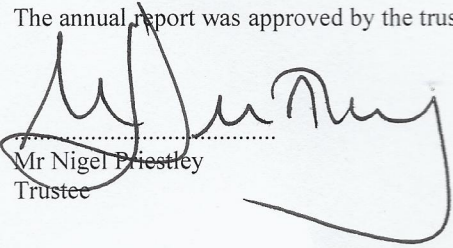
Long-term, the charity needs to raise more money to fulfil its business plan and strategic objectives and plans are in place to enable this to succeed.

Our Future

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

Our aim is to continue to implement our practice and business strategies to enable SFAC to grow and maintain its place as a core part of the global care reform movement.

The annual report was approved by the trustees of the charity on 10/4/26 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 2025.

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: 29/05/26

SFAC

Statement of Financial Activities for the Year Ended 31 December 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	151,316	12,625	163,941
Charitable activities	4	38,747	-	38,747
Investment income	5	1,094	-	1,094
Total income		<u>191,157</u>	<u>12,625</u>	<u>203,782</u>
Expenditure on:				
Raising funds		(23,603)	-	(23,603)
Charitable activities		(1,000)	-	(1,000)
Other expenditure	6	<u>(95,395)</u>	<u>(12,625)</u>	<u>(108,020)</u>
Total expenditure		<u>(119,998)</u>	<u>(12,625)</u>	<u>(132,623)</u>
Net income		<u>71,159</u>	<u>-</u>	<u>71,159</u>
Net movement in funds		71,159	-	71,159
Reconciliation of funds				
Total funds brought forward		<u>77,436</u>	<u>-</u>	<u>77,436</u>
Total funds carried forward	15	<u>148,595</u>	<u>-</u>	<u>148,595</u>
	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	<u>1,181</u>	<u>-</u>	<u>1,181</u>
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>

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

SFAC

Statement of Financial Activities for the Year Ended 31 December 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

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 2025

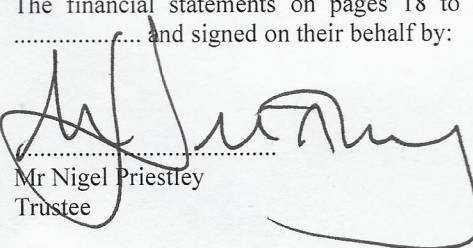
	Note	2025 £	2024 £
Current assets			
Debtors	12	2,862	-
Cash at bank and in hand	13	<u>143,995</u>	<u>79,516</u>
		146,857	79,516
Creditors: Amounts falling due within one year	14	<u>1,738</u>	<u>(2,080)</u>
Net assets		<u>148,595</u>	<u>77,436</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>148,595</u>	<u>77,436</u>
Total funds	15	<u>148,595</u>	<u>77,436</u>

For the financial year ending 31 December 2025 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 18 to 29 were approved by the trustees, and authorised for issue on and signed on their behalf by:


Mr Nigel Priestley
Trustee

SFAC

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

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 2025

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.

Charitable activities

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

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

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.

SFAC

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

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.

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 2025

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	135,276	12,625	147,901
Gift aid reclaimed	2,286	-	2,286
Grants, including capital grants;			
Grants from other charities	13,754	-	13,754
Total for 2025	<u>151,316</u>	<u>12,625</u>	<u>163,941</u>
Total for 2024	<u>50,074</u>	<u>13,076</u>	<u>63,150</u>

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	38,747	38,747
Total for 2025	<u>38,747</u>	<u>38,747</u>
Total for 2024	<u>60,360</u>	<u>60,360</u>

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	1,094	1,094
Total for 2025	<u>1,094</u>	<u>1,094</u>
Total for 2024	<u>1,181</u>	<u>1,181</u>

SFAC

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

6 Other expenditure

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs				
Wages and salaries		68,764	10,357	79,121
Independent examiner fees				
Examination of the financial statements		2,124	-	2,124
Allocated support costs	7	24,507	2,268	26,775
Total for 2025		<u>95,395</u>	<u>12,625</u>	<u>108,020</u>
Total for 2024		<u>116,270</u>	<u>13,076</u>	<u>129,346</u>

7 Analysis of support costs

Support costs allocated to charitable activities

	Basis of allocation	Administration costs £	Total funds £
Computer software & maintenance		4,633	4,633
Subcontractor		3,475	3,475
Training		3,145	3,145
Travelling		11,215	11,215
Insurance		1,599	1,599
PSA		551	551
Bank charges		677	677
General expenses		985	985
Licenses and subscriptions		495	495
Total for 2025		<u>26,775</u>	<u>26,775</u>
Total for 2024		<u>48,564</u>	<u>48,564</u>

8 Trustees remuneration and expenses

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

Mr Idris Muiyiwa

£Nil (2024: £124) of expenses were reimbursed to Mr Idris Muiyiwa 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 2025

9 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	<u>79,121</u>	<u>78,658</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:

2025 No	2024 No
<u>4</u>	<u>4</u>

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

10 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	<u>2,124</u>	<u>2,124</u>

SFAC

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

11 Taxation

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

12 Debtors

	2025 £
Trade debtors	2,862

13 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	93,502	79,516
Short-term deposits	50,493	-
	<u>143,995</u>	<u>79,516</u>

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	119	21
Other taxation and social security	1,405	1,098
Other creditors	(3,262)	961
	<u>(1,738)</u>	<u>2,080</u>

15 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted funds				
General	77,436	191,157	(119,998)	148,595
Restricted funds	<u>-</u>	<u>12,625</u>	<u>(12,625)</u>	<u>-</u>
Total funds	<u>77,436</u>	<u>203,782</u>	<u>(132,623)</u>	<u>148,595</u>

SFAC

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

	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><u>91,397</u></u>	<u><u>124,691</u></u>	<u><u>(138,652)</u></u>	<u><u>77,436</u></u>

16 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2025 £
Current assets	146,857	146,857
Current liabilities	<u>1,738</u>	<u>1,738</u>
Total net assets	<u><u>148,595</u></u>	<u><u>148,595</u></u>
	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><u>77,436</u></u>	<u><u>77,436</u></u>

SFAC

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

17 Analysis of net funds

	At 1 January 2025 £	Cash flow £	At 31 December 2025 £
Cash at bank and in hand		64,479	143,995
Bank overdraft		-	-
		64,479	143,995
Debt due within one year		-	-
Debt due after more than one year		-	-
Finance leases and hire purchase contracts		-	-
Current asset investments		-	-
Net funds		64,479	143,995
	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

18 Related party transactions

During the year the charity made the following related party transactions:

Dialogue Consultants Limited

(Dialogue Consultants Limited is a company in which John Woodhouse, a trustee of the charity, has a significant ownership interest)

During the year, the charity received £9595 from Dialogue Consultants Limited for safeguarding review services. At the balance sheet date the amount due from Dialogue Consultants Limited was £1,592 (2024 - £Nil).

The amount outstanding at the year end was paid in January 2026 in accordance with the terms of the outstanding invoice.