

INDEPENDENT CHILDREN AND FAMILIES SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

Charitable Incorporated Organisation number CE023118 (England and Wales)

Charity registration number 1192014

INDEPENDENT CHILDREN AND FAMILIES SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mohammed Arshad Javid Akhtar Mohammed Akhtar Mohammed Shahid
Charity number	1192014
Principal address	Park Lane Centre Park Lane Bradford BD5 0LN
Independent examiner	Alison Whalley FCA Azets Audit Services Limited Carlton House Grammar School Street Bradford BD1 4NS
Bankers	The Co-operative Bank P O Box 250 Skelmersdale WN8 6WT

INDEPENDENT CHILDREN AND FAMILIES SERVICES

CONTENTS

	Page
Trustees' report	1 - 4
Statement of trustees' responsibilities	5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9 - 20

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2025

The trustees present their annual report and financial statements for the year ended 5 April 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charitable objects are the relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt related problems living in West Yorkshire and the West Midlands area and beyond who through lack of means would otherwise be unable to obtain such support and advice.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

ICAFS offers and delivers Information, Advice, Guidance and Advocacy Service to the public and helps to eliminate poverty. ICAFS also offers accredited training and raises public awareness on social policy issues such as Housing, Debt, Welfare Benefits, Health, and Education. All of ICAFS activities focus on delivering a high-quality service to reduce dependency and to further our charitable purposes for the public benefit.

Achievements and performance

The past year has seen a continuation—and in many cases, an intensification—of the cost-of-living crisis across the UK. Surveys and frontline feedback confirm that the burden is disproportionately affecting vulnerable groups: families with young children, women, younger adults, and low-income households.

This report reflects on the challenges experienced by our Service Users, the tireless efforts of our staff, and the increasing importance of our work during these difficult times.

Impact of the Cost-of-Living Crisis

Recent UK-wide survey data reveals that adults on low incomes and those living with children continue to report significantly higher levels of poor mental well-being than other population groups.

There is also mounting evidence that the long-term effects of the COVID-19 pandemic have driven many low-income families into severe hardship. Many are facing exclusion, hunger, and guilt for being unable to meet their children's basic needs. Single, young parents in particular are under exceptional pressure.

Frontline Realities

The financial pressures facing families are having a direct and overwhelming impact on our staff—particularly our Advisers, Caseworkers, and Advocacy Officers—who are dealing daily with cases that highlight the extreme difficulties people are experiencing.

We are seeing too many families pushed to the brink, facing what can only be described as a "triple-ditch recession." The sharp rise in essential costs—gas, electricity, water, and council tax—has left many families feeling as if financial ruin is just around the corner. Any additional income shock, such as job loss or further interest rate increases, could be devastating.

Emotional and Social Toll

While the causes of financial difficulty are often structural, the consequences are deeply personal. Money worries are a significant factor in:

- Relationship breakdowns
- Children's underachievement
- Increased domestic violence
- Mental health conditions such as anxiety and depression
- Many individuals are now seeking medical treatment for stress and other mental health issues triggered or worsened by debt. Mental health problems are, unfortunately, both a cause and a consequence of financial distress.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Rising Debt and Hidden Crisis

Our own continuous social policy work reveals a worrying trend:

- Serious debt and even bankruptcy are now affecting a growing number of ordinary working families—particularly within Black and Minority Ethnic (BME) communities.
- The number of people struggling with unmanageable debt is not only high—it is expected to increase further. As the true extent of financial hardship becomes more visible, we must prepare for a prolonged period of economic and social fallout.

Impact on Carers and Families

Currently, many carers are experiencing panic-related anxiety and stress-related health problems. These issues are taking a profound toll on the stability and wellbeing of our Service Users and their families.

This situation, if left unaddressed, will continue to contribute to:

- Family conflict
- Educational underachievement
- Breakdown of family units
- Long-term cycles of poverty and dependency

The Need for Specialist Services

In this challenging climate, it is essential that families have access to **specialist, one-stop advice services** that address the **root causes of debt and benefit-related issues**. Such services are critical in helping families break free from crisis, reduce long-term dependency, and support their children in achieving their full potential.

Looking Ahead

We face difficult times ahead, and the demand for high-quality, specialist advice in **Benefits, Debt, and Social Welfare Law** will only increase. Our Advisers are not just service providers—they are a vital source of guidance, stability, and hope for those facing financial crisis.

We remain committed to supporting all those who rely on our services, helping them meet the challenges ahead—whatever they may be.

Client Testimonials

1. **Continuing in education following in-hospital mental health support:** I received detailed advice including case law to ensure that, as a student I was able to retain my Universal Credit housing costs and maintain my tenancy whilst receiving therapy. My ICAFS adviser was able to help me establish limited capability for work, to ensure Universal Credit could continue once I returned to studying. Thank you ICAFS for helping me to alleviate my anxiety through the support and advice you provided. J. Brooks
2. **Carer affected by Universal Credit requirements to look for work:** "I was repeatedly questioned by Universal Credit about officially identifying as a carer, which led to a reduction in my dad's benefits, even though he was in very poor health. His meeting the work-related requirements became extremely difficult due to his illness. ICAFS gave me clear, practical advice that helped me understand my options and the impact of any decisions I made." I. Hussain
3. **EEA national struggling to establish right to reside after being a resident for 14 years:** - I am a EU citizen and I was refused Universal Credit because without proof of application to the Settlement Scheme, I no longer had a right to remain in the UK and was unable to claim Universal Credit. ICAFS helped me by clarifying of my position and provided detailed guidance. My adviser ICAFS was able to help me gather the information needed to claim Universal Credit and avoid destitution. Anonymous
4. **ICAFS's Adviser's testimonial:** We supported a client with getting the limited capability for work-related activity (LCWRA) element added onto their Universal Credit which entailed the completion of a UC50 form and attend a health assessment. This resulted in arrears of £4,316.79 being paid to our client and an additional monthly amount of £416.19. With results like this we are reminded about the important work that our charity carries out for those that are most vulnerable in our communities. Welfare Benefits Officer

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

Financial review

The income for the period amounted to £124,827 (2024 £181,174), with expenditure being £135,776 (2024 £146,239) making a net expenditure of £10,949 at 5 April 2025 (2024 £34,935 expenditure) .

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. This amounts to between £34,000 and £70,000. The unrestricted funds (excluding designated funds) at 5.4.25 were £20,549 (2024 £34,152).

Plans for future periods

Going forward for the charity, we plan to acquire a more central location to help more of the community in the Bradford Little Horton area and deliver health and well being sessions and expand the household support programme provision.

Structure, governance and management

The charity is a Charitable Incorporated Organisation registered with Companies House number CE023118 and registered with the Charity Commission (England and Wales) number 1192014 on 27 October 2020.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mohammed Arshad

Javid Akhtar

Mohammed Akhtar

Mohammad Mahboob

Mohammed Shahid

(Resigned 26 July 2024)

Apart from the first charity trustees, every appointed trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Selecting individuals for appointment as appointed charity trustees, the charity trustees must have regard to the skills knowledge and experience needed for the effective administration of the charity. Training will be provided if needed.

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

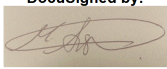
The Trustees are responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Generally trustees are treasurer, chair and board members.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

134167146BF440F
Mohammed Arshad
Trustee

12 December 2025

INDEPENDENT CHILDREN AND FAMILIES SERVICES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 5 APRIL 2025

The trustees 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).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF INDEPENDENT CHILDREN AND FAMILIES SERVICES

I report to the trustees on my examination of the financial statements of Independent Children and Families Services (the charity) for the year ended 5 April 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

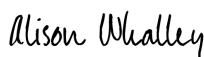
I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Signed by:



BC2221165F424D2

Alison Whalley FCA

Azets Audit Services Limited

Carlton House

Grammar School Street

Bradford

BD1 4NS

Dated: 12 December 2025

INDEPENDENT CHILDREN AND FAMILIES SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 5 APRIL 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<u>Income from:</u>							
Donations and legacies	3	-	49,806	49,806	6,026	87,611	93,637
Income from charitable activities	4	-	25,991	25,991	-	47,067	47,067
Investments	5	49,030	-	49,030	40,470	-	40,470
Total income		<u>49,030</u>	<u>75,797</u>	<u>124,827</u>	<u>46,496</u>	<u>134,678</u>	<u>181,174</u>
<u>Expenditure on:</u>							
Charitable activities expenditure	6	<u>63,408</u>	<u>72,368</u>	<u>135,776</u>	<u>11,561</u>	<u>134,678</u>	<u>146,239</u>
Net (expenditure)/income for the year/							
Net movement in funds		(14,378)	3,429	(10,949)	34,935	-	34,935
Fund balances at 6 April 2024		<u>37,296</u>	<u>-</u>	<u>37,296</u>	<u>2,361</u>	<u>-</u>	<u>2,361</u>
Fund balances at 5 April 2025		<u>22,918</u>	<u>3,429</u>	<u>26,347</u>	<u>37,296</u>	<u>-</u>	<u>37,296</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

BALANCE SHEET

AS AT 5 APRIL 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		5,798		3,144
Current assets					
Debtors	13	23,792		30,912	
Cash at bank and in hand		12,664		19,099	
		<u>36,456</u>		<u>50,011</u>	
Creditors: amounts falling due within one year	14	<u>(15,907)</u>		<u>(15,859)</u>	
Net current assets			20,549		34,152
Total assets less current liabilities			<u>26,347</u>		<u>37,296</u>
Income funds					
Restricted funds	16		3,429		-
<u>Unrestricted funds</u>					
Designated funds	17	2,369		3,144	
General unrestricted funds		<u>20,549</u>		<u>34,152</u>	
			22,918		37,296
			<u>26,347</u>		<u>37,296</u>

The financial statements were approved by the Trustees on 12 December 2025

Mohammed Arshad
Trustee

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

Charity information

Independent Children and Families Services is a Charitable Incorporated Organisation number CE023118 and registered with the Charity Commission in England and Wales number 1192014 on 27 October 2020. Registered Office:- Park Lane Centre, Park Lane, Bradford BD5 0LN.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% straight line
Computers	25% straight line

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

Basic financial assets

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Derivatives

Derivatives, including interest rate swaps and forward foreign exchange contracts, are not basic financial instruments. Derivatives are initially recognised at fair value on the date a derivative contract is entered into and are subsequently re-measured at their fair value. Changes in the fair value of derivatives are recognised in income/(expenditure) for the year, unless hedge accounting is applied and the hedge is a cash flow hedge.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to fair value at each reporting date. The resulting gain or loss is recognised in net income/(expenditure) immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition depends on the nature of the hedge relationship.

A derivative with a positive fair value is recognised as a financial asset, whereas a derivative with a negative fair value is recognised as a financial liability.

1.11 Employee benefits

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

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

2 Critical accounting estimates and judgements

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

3 Donations and legacies

	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025 £	2025 £	2024 £	2024 £	2024 £
Donations and gifts	-	-	6,026	-	6,026
Grants received for core activities (listed below)	49,806	49,806	-	87,611	87,611
	<u>49,806</u>	<u>49,806</u>	<u>6,026</u>	<u>87,611</u>	<u>93,637</u>
Grants receivable for core activities					
National Lottery Community Fund (Local Connections)	-	-	-	40,328	40,328
ESF Groundworks UK	19,996	19,996	-	-	-
The Clothworkers Foundation	3,500	3,500	-	-	-
One Community Foundation	-	-	-	9,986	9,986
Dalton Together	9,470	9,470	-	10,000	10,000
Stronger Communities	-	-	-	5,368	5,368
Third Sector Leaders Kirklees (TSL)	16,840	16,840	-	1,954	1,954
West Yorkshire Combined Authority	-	-	-	19,975	19,975
	<u>49,806</u>	<u>49,806</u>	<u>-</u>	<u>87,611</u>	<u>87,611</u>

4 Income from charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Performance related grants	<u>25,991</u>	<u>47,067</u>
Performance related grants		
Bradford Metropolitan District Council	25,991	35,069
Kirklees Council	-	5,999
	<u>25,991</u>	<u>47,067</u>

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2025

5 Investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Rental income	49,030	40,470

6 Charitable activities expenditure

	Charitable Expenditure	Charitable Expenditure
	2025	2024
	£	£
Staff costs	-	2,445
Project costs	19,496	15,919
Freelance welfare officers	55,371	54,609
	74,867	72,973
Share of support costs (see note 7)	57,800	70,556
Share of governance costs (see note 7)	3,109	2,710
	135,776	146,239
Analysis by fund		
Unrestricted funds	63,408	11,561
Restricted funds	72,368	134,678
	135,776	146,239

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

7 Support costs

	Support costs	Governance costs	2025 Support costs	Governance costs	2024
	£	£	£	£	£
Staff costs	12,570	-	12,570	2,095	2,095
Depreciation	1,471	-	1,471	836	836
Freelance administrators and management support	14,021	-	14,021	29,310	29,310
Premises costs	23,620	-	23,620	32,211	32,211
Insurance	2,397	-	2,397	1,766	1,766
Office costs	596	-	596	460	460
Travel and training	500	-	500	2,260	2,260
Computer and web	810	-	810	36	36
Advertising and PR	100	-	100	286	286
Subscriptions	1,209	-	1,209	1,006	1,006
Sundry	506	-	506	290	290
Independent examination	-	2,838	2,838	-	2,574
Indemnity insurance	-	271	271	-	136
	57,800	3,109	60,909	70,556	73,266
Analysed between Charitable activities	57,800	3,109	60,909	70,556	73,266

Indemnity insurance has been taken out during the year £271 (2024 £136)

Governance costs includes payments to the independent examiner of £2,838 (2024 £2,574).

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	1	-
Employment costs	2025 £	2024 £
Wages and salaries	12,570	4,540

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

9 Employees (Continued)

There were no employees whose annual remuneration was more than £60,000 in the current or prior year.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 6 April 2024	369	4,976	5,345
Additions	-	4,125	4,125
At 5 April 2025	369	9,101	9,470
Depreciation and impairment			
At 6 April 2024	242	1,959	2,201
Depreciation charged in the year	92	1,379	1,471
At 5 April 2025	334	3,338	3,672
Carrying amount			
At 5 April 2025	35	5,763	5,798
At 5 April 2024	127	3,017	3,144

12 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	4,168	21,944

13 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	17,000	5,470
Accrued income	4,168	21,944
Prepayments and accrued income	2,624	3,498
	23,792	30,912

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	15	-	216
Other creditors		11,569	11,569
Accruals		4,338	4,074
		<u>15,907</u>	<u>15,859</u>

15 Deferred income

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	-	216
	<u>-</u>	<u>216</u>
Movements in the year:		
Deferred income at 6 April 2024	216	-
Released from previous periods	(216)	-
Resources deferred in the year	-	216
	<u>-</u>	<u>216</u>
Deferred income at 5 April 2025	-	216
	<u>-</u>	<u>216</u>

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Income	Expenditure	Balance at 6 April 2024	Income	Expenditure	Balance at 5 April 2025
	£	£	£	£	£	£
Support for Children and Families	94,350	(94,350)	-	35,461	(35,461)	-
Community Organisations Cost of Living Fund	40,328	(40,328)	-	-	-	-
Employment Project	-	-	-	19,996	(19,996)	-
Laptops	-	-	-	3,500	(71)	3,429
Energy Efficient Project	-	-	-	16,840	(16,840)	-
	<u>134,678</u>	<u>(134,678)</u>	<u>-</u>	<u>75,797</u>	<u>(72,368)</u>	<u>3,429</u>

Support for Children and Families was funded by Bradford Metropolitan District Council, Clothworkers, and Dalton Together.

The Employment Project was funded by ESF Groundworks UK community grants.

Laptops were purchased in the year, funded by The Clothworkers Foundation. Depreciation is shown in the expense, leaving the balance as the net book value of the laptops.

The Energy Efficient Project was funded by Third Sector Leaders Kirklees (TSL).

Prior year

Support for Children and Families was funded by Dalton Together, One Community Foundation, Stronger Communities, Third Sector Kirklees (TSL), Kirklees Council and Bradford Council.

Community Organisations Cost of Living Fund was funded by The National Lottery Community Fund.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 6 April 2023	Transfers	Balance at 5 April 2022	Resources expended	Transfers	Balance at 5 April 2025
	£	£	£	£	£	£
Fixed asset fund	1,978	1,166	3,144	(1,471)	696	2,369
	<u>1,978</u>	<u>1,166</u>	<u>3,144</u>	<u>(1,471)</u>	<u>696</u>	<u>2,369</u>
	<u><u>1,978</u></u>	<u><u>1,166</u></u>	<u><u>3,144</u></u>	<u><u>(1,471)</u></u>	<u><u>696</u></u>	<u><u>2,369</u></u>

The fixed asset fund represents the net book value of the fixed assets held by the charity.

The transfer reflects the additions to fixed assets in the year.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

18 Funds	Balance at 6 April 2023	Movement in funds			Transfers	Balance at 6 April 2024	Movement in funds			Transfers	Balance at 5 April 2025
		Income	Expenditure				Income	Expenditure			
	£	£	£	£	£	£	£	£	£	£	£
Restricted	-	134,678	(134,678)	-	-	-	75,797	(72,368)	-	-	3,429
Designated	1,978	-	-	1,166	3,144	3,144	-	(1,471)	696	2,369	
General	383	46,496	(11,561)	(1,166)	34,152	34,152	49,030	(61,937)	(696)	20,549	
	2,361	181,174	(146,239)	-	37,296	37,296	124,827	(135,776)	-	26,347	
19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total		Designated funds		Total
	2025		2025		2025		2025		2024		2024
	£		£		£		£		£		£
	2025		2025		2025		2025		2024		2024
Fund balances at 5 April 2025 are represented by:											
Tangible assets	-			2,369	3,429	3,429	5,798	-	3,144	3,144	
Current assets/(liabilities)	20,549			-	-	-	20,549	34,152	-	34,152	
	20,549			2,369	3,429	3,429	26,347	34,152	3,144	37,296	

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	9,250	18,000
Between two and five years	6,000	6,250
	<u>15,250</u>	<u>24,250</u>

The operating leases represent leases of £3,000 per annual to third parties. The leases are negotiated over terms of 3 years and rentals are fixed for 3 years.

A second operating lease of £18,000 per annum to third parties finishes on 31 August 2025.

21 Related party transactions

During the period Inspirational Training Institute was paid £nil for room hire (2024 £12,650). Mohammed Arshad is the Director of Inspirational Training Institute and a Trustee for Independent Children and Families Services.

During the prior year a loan was received from Mohammed Arshad. The balance outstanding at the year end amounted to £11,569 (2024 £11,569). Mohammed Arshad is a Trustee of Independent Children and Families Services.

INDEPENDENT CHILDREN AND FAMILIES SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

Charitable Incorporated Organisation number CE023118 (England and Wales)

Charity registration number 1192014

INDEPENDENT CHILDREN AND FAMILIES SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mohammed Arshad Javid Akhtar Mohammed Akhtar Mohammed Shahid
Charity number	1192014
Principal address	Park Lane Centre Park Lane Bradford BD5 0LN
Independent examiner	Alison Whalley FCA Azets Audit Services Limited Carlton House Grammar School Street Bradford BD1 4NS
Bankers	The Co-operative Bank P O Box 250 Skelmersdale WN8 6WT

INDEPENDENT CHILDREN AND FAMILIES SERVICES

CONTENTS

	Page
Trustees' report	1 - 4
Statement of trustees' responsibilities	5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9 - 20

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2025

The trustees present their annual report and financial statements for the year ended 5 April 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charitable objects are the relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt related problems living in West Yorkshire and the West Midlands area and beyond who through lack of means would otherwise be unable to obtain such support and advice.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

ICAFS offers and delivers Information, Advice, Guidance and Advocacy Service to the public and helps to eliminate poverty. ICAFS also offers accredited training and raises public awareness on social policy issues such as Housing, Debt, Welfare Benefits, Health, and Education. All of ICAFS activities focus on delivering a high-quality service to reduce dependency and to further our charitable purposes for the public benefit.

Achievements and performance

The past year has seen a continuation—and in many cases, an intensification—of the cost-of-living crisis across the UK. Surveys and frontline feedback confirm that the burden is disproportionately affecting vulnerable groups: families with young children, women, younger adults, and low-income households.

This report reflects on the challenges experienced by our Service Users, the tireless efforts of our staff, and the increasing importance of our work during these difficult times.

Impact of the Cost-of-Living Crisis

Recent UK-wide survey data reveals that adults on low incomes and those living with children continue to report significantly higher levels of poor mental well-being than other population groups.

There is also mounting evidence that the long-term effects of the COVID-19 pandemic have driven many low-income families into severe hardship. Many are facing exclusion, hunger, and guilt for being unable to meet their children's basic needs. Single, young parents in particular are under exceptional pressure.

Frontline Realities

The financial pressures facing families are having a direct and overwhelming impact on our staff—particularly our Advisers, Caseworkers, and Advocacy Officers—who are dealing daily with cases that highlight the extreme difficulties people are experiencing.

We are seeing too many families pushed to the brink, facing what can only be described as a "triple-ditch recession." The sharp rise in essential costs—gas, electricity, water, and council tax—has left many families feeling as if financial ruin is just around the corner. Any additional income shock, such as job loss or further interest rate increases, could be devastating.

Emotional and Social Toll

While the causes of financial difficulty are often structural, the consequences are deeply personal. Money worries are a significant factor in:

- Relationship breakdowns
- Children's underachievement
- Increased domestic violence
- Mental health conditions such as anxiety and depression
- Many individuals are now seeking medical treatment for stress and other mental health issues triggered or worsened by debt. Mental health problems are, unfortunately, both a cause and a consequence of financial distress.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Rising Debt and Hidden Crisis

Our own continuous social policy work reveals a worrying trend:

- Serious debt and even bankruptcy are now affecting a growing number of ordinary working families—particularly within Black and Minority Ethnic (BME) communities.
- The number of people struggling with unmanageable debt is not only high—it is expected to increase further. As the true extent of financial hardship becomes more visible, we must prepare for a prolonged period of economic and social fallout.

Impact on Carers and Families

Currently, many carers are experiencing panic-related anxiety and stress-related health problems. These issues are taking a profound toll on the stability and wellbeing of our Service Users and their families.

This situation, if left unaddressed, will continue to contribute to:

- Family conflict
- Educational underachievement
- Breakdown of family units
- Long-term cycles of poverty and dependency

The Need for Specialist Services

In this challenging climate, it is essential that families have access to **specialist, one-stop advice services** that address the **root causes of debt and benefit-related issues**. Such services are critical in helping families break free from crisis, reduce long-term dependency, and support their children in achieving their full potential.

Looking Ahead

We face difficult times ahead, and the demand for high-quality, specialist advice in **Benefits, Debt, and Social Welfare Law** will only increase. Our Advisers are not just service providers—they are a vital source of guidance, stability, and hope for those facing financial crisis.

We remain committed to supporting all those who rely on our services, helping them meet the challenges ahead—whatever they may be.

Client Testimonials

1. **Continuing in education following in-hospital mental health support:** I received detailed advice including case law to ensure that, as a student I was able to retain my Universal Credit housing costs and maintain my tenancy whilst receiving therapy. My ICAFS adviser was able to help me establish limited capability for work, to ensure Universal Credit could continue once I returned to studying. Thank you ICAFS for helping me to alleviate my anxiety through the support and advice you provided. J. Brooks
2. **Carer affected by Universal Credit requirements to look for work:** "I was repeatedly questioned by Universal Credit about officially identifying as a carer, which led to a reduction in my dad's benefits, even though he was in very poor health. His meeting the work-related requirements became extremely difficult due to his illness. ICAFS gave me clear, practical advice that helped me understand my options and the impact of any decisions I made." I. Hussain
3. **EEA national struggling to establish right to reside after being a resident for 14 years:** - I am a EU citizen and I was refused Universal Credit because without proof of application to the Settlement Scheme, I no longer had a right to remain in the UK and was unable to claim Universal Credit. ICAFS helped me by clarifying of my position and provided detailed guidance. My adviser ICAFS was able to help me gather the information needed to claim Universal Credit and avoid destitution. Anonymous
4. **ICAFS's Adviser's testimonial:** We supported a client with getting the limited capability for work-related activity (LCWRA) element added onto their Universal Credit which entailed the completion of a UC50 form and attend a health assessment. This resulted in arrears of £4,316.79 being paid to our client and an additional monthly amount of £416.19. With results like this we are reminded about the important work that our charity carries out for those that are most vulnerable in our communities. Welfare Benefits Officer

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

Financial review

The income for the period amounted to £124,827 (2024 £181,174), with expenditure being £135,776 (2024 £146,239) making a net expenditure of £10,949 at 5 April 2025 (2024 £34,935 expenditure) .

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. This amounts to between £34,000 and £70,000. The unrestricted funds (excluding designated funds) at 5.4.25 were £20,549 (2024 £34,152).

Plans for future periods

Going forward for the charity, we plan to acquire a more central location to help more of the community in the Bradford Little Horton area and deliver health and well being sessions and expand the household support programme provision.

Structure, governance and management

The charity is a Charitable Incorporated Organisation registered with Companies House number CE023118 and registered with the Charity Commission (England and Wales) number 1192014 on 27 October 2020.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mohammed Arshad

Javid Akhtar

Mohammed Akhtar

Mohammad Mahboob

Mohammed Shahid

(Resigned 26 July 2024)

Apart from the first charity trustees, every appointed trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Selecting individuals for appointment as appointed charity trustees, the charity trustees must have regard to the skills knowledge and experience needed for the effective administration of the charity. Training will be provided if needed.

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

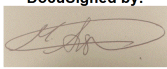
The Trustees are responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Generally trustees are treasurer, chair and board members.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

134167146BF440F
Mohammed Arshad
Trustee

12 December 2025

INDEPENDENT CHILDREN AND FAMILIES SERVICES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 5 APRIL 2025

The trustees 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).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF INDEPENDENT CHILDREN AND FAMILIES SERVICES

I report to the trustees on my examination of the financial statements of Independent Children and Families Services (the charity) for the year ended 5 April 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

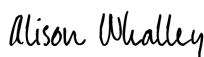
I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Signed by:



BC2221165F424D2

Alison Whalley FCA

Azets Audit Services Limited

Carlton House

Grammar School Street

Bradford

BD1 4NS

Dated: 12 December 2025

INDEPENDENT CHILDREN AND FAMILIES SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 5 APRIL 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<u>Income from:</u>							
Donations and legacies	3	-	49,806	49,806	6,026	87,611	93,637
Income from charitable activities	4	-	25,991	25,991	-	47,067	47,067
Investments	5	49,030	-	49,030	40,470	-	40,470
Total income		49,030	75,797	124,827	46,496	134,678	181,174
<u>Expenditure on:</u>							
Charitable activities expenditure	6	63,408	72,368	135,776	11,561	134,678	146,239
Net (expenditure)/income for the year/							
Net movement in funds		(14,378)	3,429	(10,949)	34,935	-	34,935
Fund balances at 6 April 2024		37,296	-	37,296	2,361	-	2,361
Fund balances at 5 April 2025		22,918	3,429	26,347	37,296	-	37,296

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

BALANCE SHEET

AS AT 5 APRIL 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		5,798		3,144
Current assets					
Debtors	13	23,792		30,912	
Cash at bank and in hand		12,664		19,099	
		<u>36,456</u>		<u>50,011</u>	
Creditors: amounts falling due within one year	14	<u>(15,907)</u>		<u>(15,859)</u>	
Net current assets			20,549		34,152
Total assets less current liabilities			<u>26,347</u>		<u>37,296</u>
Income funds					
Restricted funds	16		3,429		-
<u>Unrestricted funds</u>					
Designated funds	17	2,369		3,144	
General unrestricted funds		<u>20,549</u>		<u>34,152</u>	
			22,918		37,296
			<u>26,347</u>		<u>37,296</u>

The financial statements were approved by the Trustees on 12 December 2025

Mohammed Arshad
Trustee

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

Charity information

Independent Children and Families Services is a Charitable Incorporated Organisation number CE023118 and registered with the Charity Commission in England and Wales number 1192014 on 27 October 2020. Registered Office:- Park Lane Centre, Park Lane, Bradford BD5 0LN.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% straight line
Computers	25% straight line

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

Basic financial assets

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Derivatives

Derivatives, including interest rate swaps and forward foreign exchange contracts, are not basic financial instruments. Derivatives are initially recognised at fair value on the date a derivative contract is entered into and are subsequently re-measured at their fair value. Changes in the fair value of derivatives are recognised in income/(expenditure) for the year, unless hedge accounting is applied and the hedge is a cash flow hedge.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to fair value at each reporting date. The resulting gain or loss is recognised in net income/(expenditure) immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition depends on the nature of the hedge relationship.

A derivative with a positive fair value is recognised as a financial asset, whereas a derivative with a negative fair value is recognised as a financial liability.

1.11 Employee benefits

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

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

2 Critical accounting estimates and judgements

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

3 Donations and legacies

	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025 £	2025 £	2024 £	2024 £	2024 £
Donations and gifts	-	-	6,026	-	6,026
Grants received for core activities (listed below)	49,806	49,806	-	87,611	87,611
	<u>49,806</u>	<u>49,806</u>	<u>6,026</u>	<u>87,611</u>	<u>93,637</u>
Grants receivable for core activities					
National Lottery Community Fund (Local Connections)	-	-	-	40,328	40,328
ESF Groundworks UK	19,996	19,996	-	-	-
The Clothworkers Foundation	3,500	3,500	-	-	-
One Community Foundation	-	-	-	9,986	9,986
Dalton Together	9,470	9,470	-	10,000	10,000
Stronger Communities	-	-	-	5,368	5,368
Third Sector Leaders Kirklees (TSL)	16,840	16,840	-	1,954	1,954
West Yorkshire Combined Authority	-	-	-	19,975	19,975
	<u>49,806</u>	<u>49,806</u>	<u>-</u>	<u>87,611</u>	<u>87,611</u>

4 Income from charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Performance related grants	<u>25,991</u>	<u>47,067</u>
Performance related grants		
Bradford Metropolitan District Council	25,991	35,069
Kirklees Council	-	5,999
	<u>25,991</u>	<u>47,067</u>

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

5 Investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Rental income	49,030	40,470

6 Charitable activities expenditure

	Charitable Expenditure	Charitable Expenditure
	2025	2024
	£	£
Staff costs	-	2,445
Project costs	19,496	15,919
Freelance welfare officers	55,371	54,609
	74,867	72,973
Share of support costs (see note 7)	57,800	70,556
Share of governance costs (see note 7)	3,109	2,710
	135,776	146,239
Analysis by fund		
Unrestricted funds	63,408	11,561
Restricted funds	72,368	134,678
	135,776	146,239

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

7 Support costs

	Support costs	Governance costs	2025 Support costs	Governance costs	2024
	£	£	£	£	£
Staff costs	12,570	-	12,570	2,095	2,095
Depreciation	1,471	-	1,471	836	836
Freelance administrators and management support	14,021	-	14,021	29,310	29,310
Premises costs	23,620	-	23,620	32,211	32,211
Insurance	2,397	-	2,397	1,766	1,766
Office costs	596	-	596	460	460
Travel and training	500	-	500	2,260	2,260
Computer and web	810	-	810	36	36
Advertising and PR	100	-	100	286	286
Subscriptions	1,209	-	1,209	1,006	1,006
Sundry	506	-	506	290	290
Independent examination	-	2,838	2,838	-	2,574
Indemnity insurance	-	271	271	-	136
	<u>57,800</u>	<u>3,109</u>	<u>60,909</u>	<u>70,556</u>	<u>73,266</u>
Analysed between Charitable activities	<u>57,800</u>	<u>3,109</u>	<u>60,909</u>	<u>70,556</u>	<u>73,266</u>

Indemnity insurance has been taken out during the year £271 (2024 £136)

Governance costs includes payments to the independent examiner of £2,838 (2024 £2,574).

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	<u>1</u>	<u>-</u>
Employment costs	2025 £	2024 £
Wages and salaries	<u>12,570</u>	<u>4,540</u>

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

9 Employees (Continued)

There were no employees whose annual remuneration was more than £60,000 in the current or prior year.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 6 April 2024	369	4,976	5,345
Additions	-	4,125	4,125
At 5 April 2025	369	9,101	9,470
Depreciation and impairment			
At 6 April 2024	242	1,959	2,201
Depreciation charged in the year	92	1,379	1,471
At 5 April 2025	334	3,338	3,672
Carrying amount			
At 5 April 2025	35	5,763	5,798
At 5 April 2024	127	3,017	3,144

12 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	4,168	21,944

13 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	17,000	5,470
Accrued income	4,168	21,944
Prepayments and accrued income	2,624	3,498
	23,792	30,912

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	15	-	216
Other creditors		11,569	11,569
Accruals		4,338	4,074
		<u>15,907</u>	<u>15,859</u>

15 Deferred income

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	-	216
	<u>-</u>	<u>216</u>
Movements in the year:		
Deferred income at 6 April 2024	216	-
Released from previous periods	(216)	-
Resources deferred in the year	-	216
	<u>-</u>	<u>216</u>
Deferred income at 5 April 2025	-	216
	<u>-</u>	<u>216</u>

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Income	Expenditure	Balance at	Income	Expenditure	Balance at
	£	£	6 April 2024 £	£	£	5 April 2025 £
Support for Children and Families	94,350	(94,350)	-	35,461	(35,461)	-
Community Organisations Cost of Living Fund	40,328	(40,328)	-	-	-	-
Employment Project	-	-	-	19,996	(19,996)	-
Laptops	-	-	-	3,500	(71)	3,429
Energy Efficient Project	-	-	-	16,840	(16,840)	-
	<u>134,678</u>	<u>(134,678)</u>	<u>-</u>	<u>75,797</u>	<u>(72,368)</u>	<u>3,429</u>

Support for Children and Families was funded by Bradford Metropolitan District Council, Clothworkers, and Dalton Together.

The Employment Project was funded by ESF Groundworks UK community grants.

Laptops were purchased in the year, funded by The Clothworkers Foundation. Depreciation is shown in the expense, leaving the balance as the net book value of the laptops.

The Energy Efficient Project was funded by Third Sector Leaders Kirklees (TSL).

Prior year

Support for Children and Families was funded by Dalton Together, One Community Foundation, Stronger Communities, Third Sector Kirklees (TSL), Kirklees Council and Bradford Council.

Community Organisations Cost of Living Fund was funded by The National Lottery Community Fund.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 6 April 2023	Transfers	Balance at 5 April 2022	Resources expended	Transfers	Balance at 5 April 2025
	£	£	£	£	£	£
Fixed asset fund	1,978	1,166	3,144	(1,471)	696	2,369
	<u>1,978</u>	<u>1,166</u>	<u>3,144</u>	<u>(1,471)</u>	<u>696</u>	<u>2,369</u>
	<u><u>1,978</u></u>	<u><u>1,166</u></u>	<u><u>3,144</u></u>	<u><u>(1,471)</u></u>	<u><u>696</u></u>	<u><u>2,369</u></u>

The fixed asset fund represents the net book value of the fixed assets held by the charity.

The transfer reflects the additions to fixed assets in the year.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

18 Funds	Balance at 6 April 2023	Movement in funds			Transfers	Balance at 6 April 2024	Movement in funds			Transfers	Balance at 5 April 2025
		£	Income	Expenditure			£	Income	Expenditure		
Restricted	-	£	134,678	(134,678)	-	-	£	75,797	(72,368)	-	£ 3,429
Designated	1,978	-	-	-	1,166	3,144	-	-	(1,471)	696	2,369
General	383	46,496	(11,561)	(1,166)	(1,166)	34,152	49,030	(61,937)	(696)		20,549
	2,361	181,174	(146,239)		-	37,296	124,827	(135,776)		-	26,347
19 Analysis of net assets between funds											
Fund balances at 5 April 2025 are represented by: Tangible assets Current assets/(liabilities)	Unrestricted funds			Designated funds			Restricted funds			Total	
	2025			2025			2025			2025	
	£			£			£			£	
	2024			2024			2024			2024	
	-			2,369		3,429		5,798	-	3,144	3,144
	20,549			-		-		20,549	34,152	-	34,152
	20,549			2,369		3,429		26,347	34,152	3,144	37,296

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	9,250	18,000
Between two and five years	6,000	6,250
	<u>15,250</u>	<u>24,250</u>

The operating leases represent leases of £3,000 per annual to third parties. The leases are negotiated over terms of 3 years and rentals are fixed for 3 years.

A second operating lease of £18,000 per annum to third parties finishes on 31 August 2025.

21 Related party transactions

During the period Inspirational Training Institute was paid £nil for room hire (2024 £12,650). Mohammed Arshad is the Director of Inspirational Training Institute and a Trustee for Independent Children and Families Services.

During the prior year a loan was received from Mohammed Arshad. The balance outstanding at the year end amounted to £11,569 (2024 £11,569). Mohammed Arshad is a Trustee of Independent Children and Families Services.

INDEPENDENT CHILDREN AND FAMILIES SERVICES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

Charitable Incorporated Organisation number CE023118 (England and Wales)

Charity registration number 1192014

INDEPENDENT CHILDREN AND FAMILIES SERVICES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mohammed Arshad Javid Akhtar Mohammed Akhtar Mohammed Shahid
Charity number	1192014
Principal address	Park Lane Centre Park Lane Bradford BD5 0LN
Independent examiner	Alison Whalley FCA Azets Audit Services Limited Carlton House Grammar School Street Bradford BD1 4NS
Bankers	The Co-operative Bank P O Box 250 Skelmersdale WN8 6WT

INDEPENDENT CHILDREN AND FAMILIES SERVICES

CONTENTS

	Page
Trustees' report	1 - 4
Statement of trustees' responsibilities	5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9 - 20

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT

FOR THE YEAR ENDED 5 APRIL 2025

The trustees present their annual report and financial statements for the year ended 5 April 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charitable objects are the relief of financial hardship through the provision of support and access to free financial advice and assistance to people with debt related problems living in West Yorkshire and the West Midlands area and beyond who through lack of means would otherwise be unable to obtain such support and advice.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

ICAFS offers and delivers Information, Advice, Guidance and Advocacy Service to the public and helps to eliminate poverty. ICAFS also offers accredited training and raises public awareness on social policy issues such as Housing, Debt, Welfare Benefits, Health, and Education. All of ICAFS activities focus on delivering a high-quality service to reduce dependency and to further our charitable purposes for the public benefit.

Achievements and performance

The past year has seen a continuation—and in many cases, an intensification—of the cost-of-living crisis across the UK. Surveys and frontline feedback confirm that the burden is disproportionately affecting vulnerable groups: families with young children, women, younger adults, and low-income households.

This report reflects on the challenges experienced by our Service Users, the tireless efforts of our staff, and the increasing importance of our work during these difficult times.

Impact of the Cost-of-Living Crisis

Recent UK-wide survey data reveals that adults on low incomes and those living with children continue to report significantly higher levels of poor mental well-being than other population groups.

There is also mounting evidence that the long-term effects of the COVID-19 pandemic have driven many low-income families into severe hardship. Many are facing exclusion, hunger, and guilt for being unable to meet their children's basic needs. Single, young parents in particular are under exceptional pressure.

Frontline Realities

The financial pressures facing families are having a direct and overwhelming impact on our staff—particularly our Advisers, Caseworkers, and Advocacy Officers—who are dealing daily with cases that highlight the extreme difficulties people are experiencing.

We are seeing too many families pushed to the brink, facing what can only be described as a "triple-ditch recession." The sharp rise in essential costs—gas, electricity, water, and council tax—has left many families feeling as if financial ruin is just around the corner. Any additional income shock, such as job loss or further interest rate increases, could be devastating.

Emotional and Social Toll

While the causes of financial difficulty are often structural, the consequences are deeply personal. Money worries are a significant factor in:

- Relationship breakdowns
- Children's underachievement
- Increased domestic violence
- Mental health conditions such as anxiety and depression
- Many individuals are now seeking medical treatment for stress and other mental health issues triggered or worsened by debt. Mental health problems are, unfortunately, both a cause and a consequence of financial distress.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Rising Debt and Hidden Crisis

Our own continuous social policy work reveals a worrying trend:

- Serious debt and even bankruptcy are now affecting a growing number of ordinary working families—particularly within Black and Minority Ethnic (BME) communities.
- The number of people struggling with unmanageable debt is not only high—it is expected to increase further. As the true extent of financial hardship becomes more visible, we must prepare for a prolonged period of economic and social fallout.

Impact on Carers and Families

Currently, many carers are experiencing panic-related anxiety and stress-related health problems. These issues are taking a profound toll on the stability and wellbeing of our Service Users and their families.

This situation, if left unaddressed, will continue to contribute to:

- Family conflict
- Educational underachievement
- Breakdown of family units
- Long-term cycles of poverty and dependency

The Need for Specialist Services

In this challenging climate, it is essential that families have access to **specialist, one-stop advice services** that address the **root causes of debt and benefit-related issues**. Such services are critical in helping families break free from crisis, reduce long-term dependency, and support their children in achieving their full potential.

Looking Ahead

We face difficult times ahead, and the demand for high-quality, specialist advice in **Benefits, Debt, and Social Welfare Law** will only increase. Our Advisers are not just service providers—they are a vital source of guidance, stability, and hope for those facing financial crisis.

We remain committed to supporting all those who rely on our services, helping them meet the challenges ahead—whatever they may be.

Client Testimonials

1. **Continuing in education following in-hospital mental health support:** I received detailed advice including case law to ensure that, as a student I was able to retain my Universal Credit housing costs and maintain my tenancy whilst receiving therapy. My ICAFS adviser was able to help me establish limited capability for work, to ensure Universal Credit could continue once I returned to studying. Thank you ICAFS for helping me to alleviate my anxiety through the support and advice you provided. J. Brooks
2. **Carer affected by Universal Credit requirements to look for work:** "I was repeatedly questioned by Universal Credit about officially identifying as a carer, which led to a reduction in my dad's benefits, even though he was in very poor health. His meeting the work-related requirements became extremely difficult due to his illness. ICAFS gave me clear, practical advice that helped me understand my options and the impact of any decisions I made." I. Hussain
3. **EEA national struggling to establish right to reside after being a resident for 14 years:** - I am a EU citizen and I was refused Universal Credit because without proof of application to the Settlement Scheme, I no longer had a right to remain in the UK and was unable to claim Universal Credit. ICAFS helped me by clarifying of my position and provided detailed guidance. My adviser ICAFS was able to help me gather the information needed to claim Universal Credit and avoid destitution. Anonymous
4. **ICAFS's Adviser's testimonial:** We supported a client with getting the limited capability for work-related activity (LCWRA) element added onto their Universal Credit which entailed the completion of a UC50 form and attend a health assessment. This resulted in arrears of £4,316.79 being paid to our client and an additional monthly amount of £416.19. With results like this we are reminded about the important work that our charity carries out for those that are most vulnerable in our communities. Welfare Benefits Officer

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

Fundraising

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. The legislation defines fundraising as 'soliciting or otherwise procuring money or other property for charitable purposes'. The charity does not actively raise funds from the public either directly or via use of an agent, accordingly no such amounts are presented in the financial statements for the year under review. The charity has received no complaints in relation to fundraising activity for the year under review.

Given the nature of the funding of the charity the Trustees consider that it remains appropriate not to be voluntarily bound to be regulated by the Fundraising Regulator.

Financial review

The income for the period amounted to £124,827 (2024 £181,174), with expenditure being £135,776 (2024 £146,239) making a net expenditure of £10,949 at 5 April 2025 (2024 £34,935 expenditure) .

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. This amounts to between £34,000 and £70,000. The unrestricted funds (excluding designated funds) at 5.4.25 were £20,549 (2024 £34,152).

Plans for future periods

Going forward for the charity, we plan to acquire a more central location to help more of the community in the Bradford Little Horton area and deliver health and well being sessions and expand the household support programme provision.

Structure, governance and management

The charity is a Charitable Incorporated Organisation registered with Companies House number CE023118 and registered with the Charity Commission (England and Wales) number 1192014 on 27 October 2020.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mohammed Arshad

Javid Akhtar

Mohammed Akhtar

Mohammad Mahboob

Mohammed Shahid

(Resigned 26 July 2024)

Apart from the first charity trustees, every appointed trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. Selecting individuals for appointment as appointed charity trustees, the charity trustees must have regard to the skills knowledge and experience needed for the effective administration of the charity. Training will be provided if needed.

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

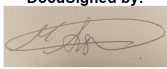
The Trustees are responsible for controlling the work, management and administration of the charity on behalf of its beneficiaries. Generally trustees are treasurer, chair and board members.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

134167146BF440F
Mohammed Arshad
Trustee

12 December 2025

INDEPENDENT CHILDREN AND FAMILIES SERVICES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 5 APRIL 2025

The trustees 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).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF INDEPENDENT CHILDREN AND FAMILIES SERVICES

I report to the trustees on my examination of the financial statements of Independent Children and Families Services (the charity) for the year ended 5 April 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

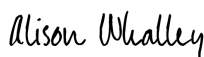
I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Signed by:



BC2221165F424D2

Alison Whalley FCA

Azets Audit Services Limited

Carlton House

Grammar School Street

Bradford

BD1 4NS

Dated: 12 December 2025

INDEPENDENT CHILDREN AND FAMILIES SERVICES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 5 APRIL 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<u>Income from:</u>							
Donations and legacies	3	-	49,806	49,806	6,026	87,611	93,637
Income from charitable activities	4	-	25,991	25,991	-	47,067	47,067
Investments	5	49,030	-	49,030	40,470	-	40,470
Total income		<u>49,030</u>	<u>75,797</u>	<u>124,827</u>	<u>46,496</u>	<u>134,678</u>	<u>181,174</u>
<u>Expenditure on:</u>							
Charitable activities expenditure	6	<u>63,408</u>	<u>72,368</u>	<u>135,776</u>	<u>11,561</u>	<u>134,678</u>	<u>146,239</u>
Net (expenditure)/income for the year/							
Net movement in funds		(14,378)	3,429	(10,949)	34,935	-	34,935
Fund balances at 6 April 2024		<u>37,296</u>	<u>-</u>	<u>37,296</u>	<u>2,361</u>	<u>-</u>	<u>2,361</u>
Fund balances at 5 April 2025		<u><u>22,918</u></u>	<u><u>3,429</u></u>	<u><u>26,347</u></u>	<u><u>37,296</u></u>	<u><u>-</u></u>	<u><u>37,296</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

BALANCE SHEET

AS AT 5 APRIL 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		5,798		3,144
Current assets					
Debtors	13	23,792		30,912	
Cash at bank and in hand		12,664		19,099	
		<u>36,456</u>		<u>50,011</u>	
Creditors: amounts falling due within one year	14	<u>(15,907)</u>		<u>(15,859)</u>	
Net current assets			20,549		34,152
Total assets less current liabilities			<u>26,347</u>		<u>37,296</u>
Income funds					
Restricted funds	16		3,429		-
<u>Unrestricted funds</u>					
Designated funds	17	2,369		3,144	
General unrestricted funds		<u>20,549</u>		<u>34,152</u>	
			22,918		37,296
			<u>26,347</u>		<u>37,296</u>

The financial statements were approved by the Trustees on 12 December 2025

Mohammed Arshad
Trustee

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

Charity information

Independent Children and Families Services is a Charitable Incorporated Organisation number CE023118 and registered with the Charity Commission in England and Wales number 1192014 on 27 October 2020. Registered Office:- Park Lane Centre, Park Lane, Bradford BD5 0LN.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% straight line
Computers	25% straight line

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

Basic financial assets

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Derivatives

Derivatives, including interest rate swaps and forward foreign exchange contracts, are not basic financial instruments. Derivatives are initially recognised at fair value on the date a derivative contract is entered into and are subsequently re-measured at their fair value. Changes in the fair value of derivatives are recognised in income/(expenditure) for the year, unless hedge accounting is applied and the hedge is a cash flow hedge.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to fair value at each reporting date. The resulting gain or loss is recognised in net income/(expenditure) immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition depends on the nature of the hedge relationship.

A derivative with a positive fair value is recognised as a financial asset, whereas a derivative with a negative fair value is recognised as a financial liability.

1.11 Employee benefits

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

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

2 Critical accounting estimates and judgements

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

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

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

3 Donations and legacies

	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025 £	2025 £	2024 £	2024 £	2024 £
Donations and gifts	-	-	6,026	-	6,026
Grants received for core activities (listed below)	49,806	49,806	-	87,611	87,611
	<u>49,806</u>	<u>49,806</u>	<u>6,026</u>	<u>87,611</u>	<u>93,637</u>
Grants receivable for core activities					
National Lottery Community Fund (Local Connections)	-	-	-	40,328	40,328
ESF Groundworks UK	19,996	19,996	-	-	-
The Clothworkers Foundation	3,500	3,500	-	-	-
One Community Foundation	-	-	-	9,986	9,986
Dalton Together	9,470	9,470	-	10,000	10,000
Stronger Communities	-	-	-	5,368	5,368
Third Sector Leaders Kirklees (TSL)	16,840	16,840	-	1,954	1,954
West Yorkshire Combined Authority	-	-	-	19,975	19,975
	<u>49,806</u>	<u>49,806</u>	<u>-</u>	<u>87,611</u>	<u>87,611</u>

4 Income from charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Performance related grants	<u>25,991</u>	<u>47,067</u>
Performance related grants		
Bradford Metropolitan District Council	25,991	35,069
Kirklees Council	-	5,999
	<u>25,991</u>	<u>47,067</u>

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

5 Investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Rental income	49,030	40,470

6 Charitable activities expenditure

	Charitable Expenditure	Charitable Expenditure
	2025	2024
	£	£
Staff costs	-	2,445
Project costs	19,496	15,919
Freelance welfare officers	55,371	54,609
	74,867	72,973
Share of support costs (see note 7)	57,800	70,556
Share of governance costs (see note 7)	3,109	2,710
	135,776	146,239
Analysis by fund		
Unrestricted funds	63,408	11,561
Restricted funds	72,368	134,678
	135,776	146,239

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

7 Support costs

	Support costs	Governance costs	2025 Support costs	Governance costs	2024
	£	£	£	£	£
Staff costs	12,570	-	12,570	2,095	2,095
Depreciation	1,471	-	1,471	836	836
Freelance administrators and management support	14,021	-	14,021	29,310	29,310
Premises costs	23,620	-	23,620	32,211	32,211
Insurance	2,397	-	2,397	1,766	1,766
Office costs	596	-	596	460	460
Travel and training	500	-	500	2,260	2,260
Computer and web	810	-	810	36	36
Advertising and PR	100	-	100	286	286
Subscriptions	1,209	-	1,209	1,006	1,006
Sundry	506	-	506	290	290
Independent examination	-	2,838	2,838	-	2,574
Indemnity insurance	-	271	271	-	136
	57,800	3,109	60,909	70,556	73,266
Analysed between Charitable activities	57,800	3,109	60,909	70,556	73,266

Indemnity insurance has been taken out during the year £271 (2024 £136)

Governance costs includes payments to the independent examiner of £2,838 (2024 £2,574).

8 Trustees

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

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	1	-
Employment costs	2025 £	2024 £
Wages and salaries	12,570	4,540

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

9 Employees (Continued)

There were no employees whose annual remuneration was more than £60,000 in the current or prior year.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 6 April 2024	369	4,976	5,345
Additions	-	4,125	4,125
At 5 April 2025	369	9,101	9,470
Depreciation and impairment			
At 6 April 2024	242	1,959	2,201
Depreciation charged in the year	92	1,379	1,471
At 5 April 2025	334	3,338	3,672
Carrying amount			
At 5 April 2025	35	5,763	5,798
At 5 April 2024	127	3,017	3,144

12 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	4,168	21,944

13 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	17,000	5,470
Accrued income	4,168	21,944
Prepayments and accrued income	2,624	3,498
	23,792	30,912

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	15	-	216
Other creditors		11,569	11,569
Accruals		4,338	4,074
		<u>15,907</u>	<u>15,859</u>

15 Deferred income

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	-	216
	<u>-</u>	<u>216</u>
Movements in the year:		
Deferred income at 6 April 2024	216	-
Released from previous periods	(216)	-
Resources deferred in the year	-	216
	<u>-</u>	<u>216</u>
Deferred income at 5 April 2025	-	216
	<u>-</u>	<u>216</u>

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Income	Expenditure	Balance at	Income	Expenditure	Balance at
	£	£	6 April 2024 £	£	£	5 April 2025 £
Support for Children and Families	94,350	(94,350)	-	35,461	(35,461)	-
Community Organisations Cost of Living Fund	40,328	(40,328)	-	-	-	-
Employment Project	-	-	-	19,996	(19,996)	-
Laptops	-	-	-	3,500	(71)	3,429
Energy Efficient Project	-	-	-	16,840	(16,840)	-
	<u>134,678</u>	<u>(134,678)</u>	<u>-</u>	<u>75,797</u>	<u>(72,368)</u>	<u>3,429</u>

Support for Children and Families was funded by Bradford Metropolitan District Council, Clothworkers, and Dalton Together.

The Employment Project was funded by ESF Groundworks UK community grants.

Laptops were purchased in the year, funded by The Clothworkers Foundation. Depreciation is shown in the expense, leaving the balance as the net book value of the laptops.

The Energy Efficient Project was funded by Third Sector Leaders Kirklees (TSL).

Prior year

Support for Children and Families was funded by Dalton Together, One Community Foundation, Stronger Communities, Third Sector Kirklees (TSL), Kirklees Council and Bradford Council.

Community Organisations Cost of Living Fund was funded by The National Lottery Community Fund.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 5 APRIL 2025

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 6 April 2023	Transfers	Balance at 5 April 2022	Resources expended	Transfers	Balance at 5 April 2025
	£	£	£	£	£	£
Fixed asset fund	1,978	1,166	3,144	(1,471)	696	2,369
	<u>1,978</u>	<u>1,166</u>	<u>3,144</u>	<u>(1,471)</u>	<u>696</u>	<u>2,369</u>
	<u><u>1,978</u></u>	<u><u>1,166</u></u>	<u><u>3,144</u></u>	<u><u>(1,471)</u></u>	<u><u>696</u></u>	<u><u>2,369</u></u>

The fixed asset fund represents the net book value of the fixed assets held by the charity.

The transfer reflects the additions to fixed assets in the year.

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

18 Funds	Balance at 6 April 2023	Movement in funds			Transfers	Balance at 6 April 2024	Movement in funds			Transfers	Balance at 5 April 2025
		Income	Expenditure				Income	Expenditure			
	£	£	£	£	£	£	£	£	£	£	£
Restricted	-	134,678	(134,678)	-	-	-	75,797	(72,368)	-	-	3,429
Designated	1,978	-	-	1,166	3,144	3,144	-	(1,471)	696	2,369	
General	383	46,496	(11,561)	(1,166)	34,152	34,152	49,030	(61,937)	(696)	20,549	
	2,361	181,174	(146,239)	-	37,296	37,296	124,827	(135,776)	-	26,347	
19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total		Designated funds		Total
	2025	£	2025	£	2025	£	2025	£	2024	£	2024
Fund balances at 5 April 2025 are represented by:											
Tangible assets	-		2,369		3,429		5,798	-		3,144	3,144
Current assets/(liabilities)	20,549		-		-		20,549	34,152		-	34,152
	20,549		2,369		3,429		26,347	34,152		3,144	37,296

INDEPENDENT CHILDREN AND FAMILIES SERVICES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2025

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	9,250	18,000
Between two and five years	6,000	6,250
	<u>15,250</u>	<u>24,250</u>

The operating leases represent leases of £3,000 per annual to third parties. The leases are negotiated over terms of 3 years and rentals are fixed for 3 years.

A second operating lease of £18,000 per annum to third parties finishes on 31 August 2025.

21 Related party transactions

During the period Inspirational Training Institute was paid £nil for room hire (2024 £12,650). Mohammed Arshad is the Director of Inspirational Training Institute and a Trustee for Independent Children and Families Services.

During the prior year a loan was received from Mohammed Arshad. The balance outstanding at the year end amounted to £11,569 (2024 £11,569). Mohammed Arshad is a Trustee of Independent Children and Families Services.