



**One Big Family
Helping the
Homeless**

ONE BIG FAMILY- HELPING THE HOMELESS

FINANCIAL STATEMENTS

30 SEPTEMBER 2025

CHARITY REGISTRATION NUMBER: 1195947

Streets.

ONE BIG FAMILY - HELPING THE HOMELESS

FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2025

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ONE BIG FAMILY - HELPING THE HOMELESS

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 September 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name One Big Family - Helping the Homeless

Charity registration number 1195947

Principal office 104 Rochester Avenue
Rochester
Kent
ME1 2DR

THE TRUSTEES

C E Malone	(Resigned 14 October 2025)
J Pardesi	
J Pugh	
G D Hill	
G R Headley	
Z Martin	(Resigned 20 May 2025)
J E Hart	(Appointed 18 November 2025)
M Breathwick	(Appointed 3 February 2026)
B Robinson	(Appointed 3 February 2026)

Independent examiner Sally Shacklock BA FCA
Equitable House
55 Pellon Lane
Halifax
West Yorkshire
HX1 5SP

ONE BIG FAMILY - HELPING THE HOMELESS

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

One Big Family - Helping the Homeless was established as a registered Charitable Incorporated Organisation (CIO) on 28 September 2021 (Registered Charity No. 1195947) and is governed by its constitution.

The governance of the Charity is undertaken by a board of trustees who, with the assistance of Elizabeth Shaw as Head of Operations, manage the affairs of the Charity. There should be at least three trustees on the board at any time.

Recruitment and appointment of Trustees

Trustees can be appointed to and removed from the board upon the concurrence of at least three fifths of the board. There is no minimum or maximum tenure. Trustees are appointed by serving trustees, after selecting individuals for appointment with regards to skills, knowledge and experience needed for the effective administration of the Charity.

Risk assessment

The Trustees have reviewed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to those risks.

OBJECTIVES AND ACTIVITIES

The objectives of the Charity are to:

- Prevent or relieve the poverty in Kent and Yorkshire by providing grants, items and housing services to individuals in need and/or other charities and other organisations who are also working to prevent or relieve poverty.
- Prevent or relieve poverty through undertaking and supporting research into factors that contribute to poverty and the most appropriate ways to mitigate these.

In furtherance of the main objects, the Charity undertakes the following activities:

- Supporting, advising and signposting those who are homeless, socially excluded and vulnerable adults.
- Providing a community outreach service to those who are homeless, socially excluded and vulnerable.
- Providing shelter in winter months to rough sleepers.
- Accompanying service users to appointments where they require assistance.
- Providing ongoing assistance to those who have been housed but still remain vulnerable.
- Promoting the needs of those who are homeless, socially excluded and vulnerable in the areas in which we offer support.

Public Benefit

In planning the charities activities for the year, the Trustees reviewed the guidance from the Charity Commission during Trustees meetings.

ONE BIG FAMILY - HELPING THE HOMELESS

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

ACHIEVEMENTS AND PERFORMANCE

The trustees are proud to report that the charity has once again been able to support many people. During the past year we have received donations and fundraising support from members of the public as well as corporate organisations. This support has come from both old and new supporters and we are overwhelmed and grateful for the support we receive.

Once again, we have received physical donations from both businesses and members of the public. We cannot thank enough every person, business and organisation that has donated to our charity. It would be impossible to quantify these donations. We are fortunate that many businesses are aware of the charity's work, offering both business expertise and staff volunteering hours.

We are currently being supported financially and practically by the Lloyd's Foundation, who are assisting the charity with governance, to ensure our foundations and practices are of the highest standard.

In all areas, we have seen an increase in the number of people who we support. We continue to run soup kitchens, outreach and provide food parcels in all areas. We continue to offer emergency assistance for families in poverty and others facing financial crisis who are referred to us. This includes, but not exclusively, the provision of food parcels, home starter packs, clothing, nappies and other basic essentials, which are delivered at least three times weekly in Medway.

Yet again in Medway, we have seen an increase in demand of 20% for food parcels and a 20% increase in referrals for Home Starter Packs. The increase in cost of providing these items is estimated at around 20%. These are only available via referral from partner agencies subject to our criteria being met. More than 1500 food parcels were delivered and over 350 home starter packs.

In December 2024 we obtained the lease on our first property - a 17 bedroom supported accommodation project which houses single, homeless adults with multiple complex needs. The aesthetics of the interior of the property, plus services/activities we offer have been largely co-produced with the residents.

Due to the increase in capacity, we have employed a second support worker, the whole team continue to operate a "Trauma Informed service" and we have a waiting list of referrals.

We have allocated a portion of the bedrooms for sole referral via the local Rough Sleepers Initiative (within Medway council) with referrals for the remaining rooms coming from other sources such as probation, housing options and our own outreach team. We continue to employ Reset-21 to provide Trauma Informed counselling to the residents and weekly reflective practice for staff and volunteers.

We offered a FULL Winter Refuge for the first time, from January 1st to April 14th 2025, whereby we opened on a nightly basis. A dedicated team of volunteers provided over 3000 volunteering hours to ensure the successful running of this venture. We additionally were supported by other agencies who attended and provided much needed on-site support to our guests (services such as substance misuse, domestic abuse, housing teams from the council) We provided over 2000 beds to 133 different rough sleepers and due to the collaborative working, more than 40% of guests obtained accommodation. The Refuge was awarded the Kent Housing Awards "Excellence in Partnership" award, again demonstrating our willingness to collaborate.

ONE BIG FAMILY - HELPING THE HOMELESS

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

One Big Family has always taken pride in our level of professional communications with agencies such as DWP, Council, Housing Associations etc., building and maintaining these relationships has been key to ensuring the charity achieves its objectives. We are constantly striving to build meaningful partnerships with key partners to ensure positive outcomes for our clients. In Medway we attend weekly meetings with the local Rough Sleeper team and other associated agencies to discuss complex clients, we also sit on the Medway MEAM strategy group and attend their monthly Operational meetings, plus are members of Medway Homeless Forum, and Rough Sleeper task and Finish group.

In Kirkleess we work closely with the local Rough Sleeper team to try to ensure positive outcomes for rough sleepers and those in accommodation at risk of becoming homeless.

At the time of writing, One Big Family - Helping the Homeless has over 70 active volunteers who take on different roles such as street outreach, food collections and deliveries, daily support, accompanying service users to appointments, fundraising, cooking, to name a few activities. The time and commitment given by our volunteers is crucial, without them, the charity would not be able to function or offer the variety of services that we do. Their time, skills and commitment are invaluable and are vital to the continued success of the charity, this was most notably demonstrated this year with the Winter Refuge. We are grateful for their wonderful support.

We remain committed to maintaining compliance within third sector best practise guidance for our team - for example, DBS checks for front-line volunteers, training, plus regular updating of risk assessments and policies/procedures.

We have taken on the services of a professional bid writer/fundraiser who is looking to secure unrestricted funding to ensure we are financially equipped to expand.

FINANCIAL REVIEW

Principle funding sources

The principal funding sources for the charity are from donations and fundraising received from members of the public and corporate organisations plus grants from corporate organisations. We have also received funding from Medway Council and, following the opening of the new property, we have also received enhanced housing benefits.

Financial review of the year

The operating surplus for the year was £27,300 (2024 - £14,321). Funds held as at 30 September 2025 were £186,717 (2024 - £159,417) which are used to finance additional activities, trading in the ensuing year and as a backup reserve. If the Charity continues at its present level of activity it has funds available to continue for approximately six months.

Reserves policy

The Unrestricted General Funds of the Charity are all available to promote the objects. The total Unrestricted General Funds at the year end were £113,364 (2024 - £154,197). The total Restricted General Funds at the year end were £73,353 (2024 - £5,220).

ONE BIG FAMILY - HELPING THE HOMELESS

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

PLANS FOR FUTURE PERIODS

To obtain more property so as to replicate our supported accommodation project and provide additional units of accommodation in Medway.

To effectively respond to increasing demand for our services the trustees will be reviewing staffing, this may mean we need to employ other people to ensure all our services are sustainable and secure.

A continuing review of policies and procedures will be carried out along with a business/funding strategy.

Continue to upskill and train staff and volunteers to ensure we are operating at the highest level.

The trustees' annual report was approved on 24 February 2026 and signed on behalf of the board of trustees by:



J Pugh
Trustee

ONE BIG FAMILY - HELPING THE HOMELESS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ONE BIG FAMILY - HELPING THE HOMELESS

YEAR ENDED 30 SEPTEMBER 2025

I report to the trustees on my examination of the financial statements of One Big Family - Helping the Homeless ('the charity') for the year ended 30 September 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 Act').

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

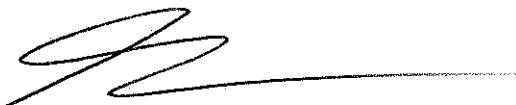
INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the 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 accounts to be reached.



Sally Shacklock BA FCA
Independent Examiner

Equitable House
55 Pellon Lane
Halifax
West Yorkshire
HX1 5SP

24 February 2026

ONE BIG FAMILY - HELPING THE HOMELESS

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 30 SEPTEMBER 2025

		Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 (restated) Total funds £
	Note				
Income and endowments					
Donations and legacies	4	162,716	55,692	218,408	199,592
Charitable activities	5	455	166,893	167,348	–
Total income		<u>163,171</u>	<u>222,585</u>	<u>385,756</u>	<u>199,592</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	6	12,490	1,695	14,186	1,822
Expenditure on charitable activities	7,8	191,514	152,757	344,270	183,449
Total expenditure		<u>204,004</u>	<u>154,452</u>	<u>358,456</u>	<u>185,271</u>
Net income and net movement in funds		<u>(40,833)</u>	<u>68,133</u>	<u>27,300</u>	<u>14,321</u>
Reconciliation of funds					
Total funds brought forward as previously reported		154,197	5,220	159,417	144,168
Prior year adjustment		–	–	–	928
Total funds brought forward as restated		<u>154,197</u>	<u>5,220</u>	<u>159,417</u>	<u>145,096</u>
Total funds carried forward		<u>113,364</u>	<u>73,353</u>	<u>186,717</u>	<u>159,417</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 18 form part of these financial statements.

ONE BIG FAMILY - HELPING THE HOMELESS

STATEMENT OF FINANCIAL POSITION

30 SEPTEMBER 2025

		2025	2024 (restated)
	Note	£	£
FIXED ASSETS			
Tangible fixed assets	14	6,802	2,687
CURRENT ASSETS			
Debtors	15	31,091	—
Cash at bank and in hand		159,768	158,490
		<u>190,859</u>	<u>158,490</u>
CREDITORS: amounts falling due within one year	16	<u>10,944</u>	<u>1,760</u>
NET CURRENT ASSETS		<u>179,915</u>	<u>156,730</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>186,717</u>	<u>159,417</u>
NET ASSETS		<u>186,717</u>	<u>159,417</u>
FUNDS OF THE CHARITY			
Restricted funds		73,353	5,220
Unrestricted funds		113,364	154,197
Total charity funds	18	<u>186,717</u>	<u>159,417</u>

These financial statements were approved by the board of trustees and authorised for issue on 24 February 2026, and are signed on behalf of the board by:

J Pugh
Trustee

The notes on pages 9 to 18 form part of these financial statements.

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 30 SEPTEMBER 2025

1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 104 Rochester Avenue, Rochester, Kent, ME1 2DR.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are not considered to be any judgements or accounting estimates or assumptions that have a significant impact on the financial statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

3. ACCOUNTING POLICIES *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

3. ACCOUNTING POLICIES *(continued)*

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Motor vehicles	- 25% straight line
Equipment	- 33% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

4. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
DONATIONS			
Donations- Corporate	29,362	32,707	62,069
Donations- Individuals	32,638	235	32,873
Donations- Council	92,750	22,750	115,500
Fundraising events	3,373	—	3,373
GIFTS			
Gift aid	4,593	—	4,593
	<u>162,716</u>	<u>55,692</u>	<u>218,408</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	(restated) £
DONATIONS			
Donations- Corporate	41,344	72,990	114,334
Donations- Individuals	56,926	—	56,926
Donations- Council	—	8,000	8,000
Fundraising events	11,905	3,500	15,405
GIFTS			
Gift aid	4,927	—	4,927
	<u>115,102</u>	<u>84,490</u>	<u>199,592</u>

5. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Enhanced housing benefit	—	166,893	166,893
Other income	455	—	455
	<u>455</u>	<u>166,893</u>	<u>167,348</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	(restated) £
Enhanced housing benefit	—	—	—
Other income	—	—	—
	<u>—</u>	<u>—</u>	<u>—</u>

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

6. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Fundraising expenses	<u>12,490</u>	<u>1,695</u>	<u>14,186</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	(restated) £
Fundraising expenses	<u>1,822</u>	<u>—</u>	<u>1,822</u>

7. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Charitable activities	173,147	142,755	315,902
Support costs	<u>18,367</u>	<u>10,002</u>	<u>28,368</u>
	<u>191,514</u>	<u>152,757</u>	<u>344,270</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	(restated) £
Charitable activities	58,939	108,012	166,950
Support costs	<u>16,046</u>	<u>452</u>	<u>16,499</u>
	<u>74,985</u>	<u>108,464</u>	<u>183,449</u>

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Charitable activities	315,902	21,471	337,373	177,377
Governance costs	<u>—</u>	<u>6,897</u>	<u>6,897</u>	<u>6,072</u>
	<u>323,682</u>	<u>28,368</u>	<u>344,270</u>	<u>183,449</u>

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

9. ANALYSIS OF SUPPORT COSTS

	Total 2025	Total 2024
	£	£
Finance costs	155	116
Depreciation	3,275	—
Website	952	802
Volunteer expenses and costs	5,834	4,413
Software	2,925	2,793
Training	8,484	2,419
Trustees' expenses	410	1,077
Accountancy fees	2,468	1,640
Legal and professional fees	3,245	2,863
DBS checks etc	139	157
Licences and subscriptions	481	219
	<u>28,368</u>	<u>16,499</u>

10. NET INCOME

Net income is stated after charging/(crediting):

	2025	2024 <i>(restated)</i>
	£	£
Depreciation of tangible fixed assets	<u>3,275</u>	<u>—</u>

11. INDEPENDENT EXAMINATION FEES

	2025	2024 <i>(restated)</i>
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>2,500</u>	<u>1,640</u>

12. STAFF COSTS

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024 <i>(restated)</i>
	£	£
Wages and salaries	103,330	71,209
Employer contributions to pension plans	1,695	1,886
	<u>105,025</u>	<u>73,095</u>

The average head count of employees during the year was 4 (2024: 3).

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

12. STAFF COSTS *(continued)*

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

13. TRUSTEE REMUNERATION AND EXPENSES

No other remuneration or expenses have been paid to trustees during the year.

Travel expenses totalling £410 (2024: £1,077) have been reimbursed to two trustees during the period ended 30 September 2025.

14. TANGIBLE FIXED ASSETS

	Motor vehicles £	Equipment £	Total £
Cost			
At 1 October 2024 (as restated)	1,000	1,687	2,687
Additions	—	7,390	7,390
At 30 September 2025	<u>1,000</u>	<u>9,077</u>	<u>10,077</u>
Depreciation			
At 1 October 2024	—	—	—
Charge for the year	250	3,025	3,275
At 30 September 2025	<u>250</u>	<u>3,025</u>	<u>3,275</u>
Carrying amount			
At 30 September 2025	<u>750</u>	<u>6,052</u>	<u>6,802</u>
At 30 September 2024 <i>(restated)</i>	<u>1,000</u>	<u>1,687</u>	<u>2,687</u>

15. DEBTORS

	2025	2024 <i>(restated)</i>
	£	£
Prepayments and accrued income	31,015	—
Other debtors	76	—
	<u>31,091</u>	<u>—</u>

16. CREDITORS: amounts falling due within one year

	2025	2024 <i>(restated)</i>
	£	£
Accruals and deferred income	<u>10,944</u>	<u>1,760</u>

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

18. ANALYSIS OF CHARITABLE FUNDS *(continued)*

17. PENSIONS AND OTHER POST RETIREMENT BENEFITS

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,695 (2024: £1,886).

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	1 Oct 2024	Income	Expenditure	Transfers	Prior year adjustments	30 Sep 2025
	£	£	£	£	£	£
General funds	<u>154,197</u>	<u>163,171</u>	<u>(204,004)</u>	<u>—</u>	<u>—</u>	<u>113,364</u>

	1 Oct 2023	Income	Expenditure	Transfers	Prior year adjustments	30 Sep 2024
	£	£	£	£	£	£
General funds	<u>115,155</u>	<u>115,102</u>	<u>(76,807)</u>	<u>(181)</u>	<u>928</u>	<u>154,197</u>

Restricted funds

	1 Oct 2024	Income	Expenditure	Transfers	Prior year adjustments	30 Sep 2025
	£	£	£	£	£	£
Medway Council	3,766	—	(3,766)	—	—	—
Rotary						
Huddersfield	1,390	—	(1,269)	—	—	121
John Lewis	64	—	(64)	—	—	—
Sainsburys HSP	—	5,000	(5,000)	—	—	—
Suma Yorkshire	—	500	—	—	—	500
Medway Council Household Support	—	11,375	(8,916)	—	—	2,459
Key Med	—	500	(500)	—	—	—
Medway Council Household Support	—	11,375	—	—	—	11,375
Medway Lottery HSP	—	500	(500)	—	—	—
Pride of Britain South	—	1,000	(1,000)	—	—	—
Speedo Mick Foundation HSP	—	2,000	—	—	—	2,000
Kent Community Fund HSP	—	5,000	(1,705)	—	—	3,295
Albert Hunt Trust	—	8,000	(1,825)	—	—	6,175
29th May 1961 HSP	—	2,000	—	—	—	2,000

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

18. ANALYSIS OF CHARITABLE FUNDS

Frindsbury with Upnor & Chattenden PCC	—	235	(235)	—	—	—
Asda Food Parcels	—	1,000	(1,000)	—	—	—
Co-Op food and soup kitchen	—	5,208	(2,278)	—	—	2,930
YBS	—	2,000	(2,000)	—	—	—
Enhanced Housing Benefit	—	166,892	(124,394)	—	—	42,498
	<u>5,220</u>	<u>222,585</u>	<u>(154,452)</u>	<u>—</u>	<u>—</u>	<u>73,353</u>

	1 Oct 2023	Income	Expenditure	Transfers	Prior year adjustments	30 Sep 2024
	£	£	£	£	£	£
Medway Council						
HSF	21,426	—	(21,440)	14	—	—
Medway Council	—	8,000	(4,234)	—	—	3,766
Kent Community Rotary	3,311	—	(3,385)	74	—	—
Huddersfield Challenge	2,000	—	(610)	—	—	1,390
Fencing	1,808	—	(1,876)	68	—	—
Leeds Masons	468	—	(502)	34	—	—
John Lewis Lottery	—	1,500	(1,436)	—	—	64
Community	—	74,990	(74,981)	(9)	—	—
	<u>29,013</u>	<u>84,490</u>	<u>(108,464)</u>	<u>181</u>	<u>—</u>	<u>5,220</u>

Medway Council - Direct Food Support

Rotary Huddersfield - For core expenses

John Lewis - Families and Dukes House support at Christmas

Lottery Community - Household Support

Sainsburys HSP - Home Starter items, food parcel and cleaning packs

Suma Yorkshire - For core expenses

Medway Council Household Support - Household Support Grant

Key Med - For use on anything related to Medway

Medway Council Household Support - Household Support Grant

Medway Lottery HSP - Home Starter pack

ONE BIG FAMILY - HELPING THE HOMELESS

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

18. ANALYSIS OF CHARITABLE FUNDS

Pride of Britain - General Use in South East

Speedo Mick Foundation HSP - Home Starter packs

Kent Community Fund HSP - Home Starter packs

Albert Hunt Trust - For core expenses

29th May 1961 - Household support

Frindsbury with Upnor & Chattenden PCC - General use in Medway

Asda Food Parcels - Provision of food parcels

Co-Op food and soup kitchen - To support the delivery of hot meals and food services.

YBS - For core expenses

Enhanced Housing Benefit - Additonal Household Support

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	6,802	—	6,802
Current assets	117,474	73,353	190,827
Creditors less than 1 year	(10,912)	—	(10,912)
Net assets	<u>113,364</u>	<u>73,353</u>	<u>186,717</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	—	—	—
Current assets	154,197	5,220	159,417
Creditors less than 1 year	—	—	—
Net assets	<u>154,197</u>	<u>5,220</u>	<u>159,417</u>

20. PRIOR YEAR ADJUSTMENTS

The comparative is restated as, due to the increase in the charity's income, the accounts have been prepared on an accruals basis in accordance with the 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) (Charities SORP (FRS 102)).

ONE BIG FAMILY - HELPING THE HOMELESS

MANAGEMENT INFORMATION

YEAR ENDED 30 SEPTEMBER 2025

The following pages do not form part of the financial statements.

ONE BIG FAMILY - HELPING THE HOMELESS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 30 SEPTEMBER 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
Donations- Corporate	62,069	114,334
Donations- Individuals	32,873	56,926
Donations- Council	115,500	8,000
Fundraising events	3,373	15,405
Gift aid	4,593	4,927
	<u>218,408</u>	<u>199,592</u>
 Charitable activities		
Enhanced housing benefit	166,893	—
Other income	455	—
	<u>167,348</u>	<u>—</u>
 Total income	<u><u>385,756</u></u>	<u><u>199,592</u></u>

ONE BIG FAMILY - HELPING THE HOMELESS

DETAILED STATEMENT OF FINANCIAL ACTIVITIES *(continued)*

YEAR ENDED 30 SEPTEMBER 2025

	2025 £	2024 £
Expenditure on charitable activities		
<i>Activities undertaken directly</i>		
Outreach costs	38,837	62,136
Wages/salaries	103,330	71,209
Pension costs	1,695	1,886
Rent	85,396	8,805
Rates & water	3,300	—
Light & heat	15,247	—
Repairs & maintenance	10,314	—
Insurance	11,278	3,878
Security costs	28,209	—
Motor Expenses	6,256	2,994
Vehicle leasing	3,629	3,776
Telephone	2,114	1,497
Leaflets and stationery	1,933	1,690
Sundries	4,364	9,079
	<u>315,902</u>	<u>166,950</u>
<i>Support costs</i>		
Depreciation	3,275	—
Website	952	802
Volunteer expenses and costs	5,834	4,413
Software	2,926	2,793
Training	8,484	2,419
	<u>21,471</u>	<u>10,427</u>
Governance costs		
Trustees' expenses	410	1,077
Accountancy fees	2,468	1,640
Legal and professional fees	3,245	2,863
DBS checks etc	138	157
Licences and subscriptions	481	219
Bank Charges	155	116
	<u>6,897</u>	<u>6,072</u>
Expenditure on charitable activities	<u><u>344,270</u></u>	<u><u>183,449</u></u>