

St Joseph's Family Society

A CHARITABLE INCORPORATED ORGANISATION

CHARITY No : 1203596

TRUSTEES' ANNUAL REPORT
AND
FINANCIAL STATEMENT

01 APRIL 2024 - 31 MARCH 2025

St Joseph's Family Society
A Charitable Incorporated Organisation
Report of the Trustees for year ending 31 March 2025

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St Joseph's Family Society
A Charitable Incorporated Organisation
Report of the Trustees for year ending 31 March 2025

The Trustees present the Trustee's Annual Report and Financial Statement for the year commencing 01 April 2024, to the year end 31 March 2025.

Reference and Administration Information

Charity Name	St Joseph's Family Society
Charity Registration Number	1203596
Registered Office	29 Sutton Court Skaters Way Werrington Peterborough PE4 6GG
Trustees (4)	Mr. J. C. Rodriguez (Founder / Chair) Mr. S. G. Hills (Treasurer) Mrs. J. M. Mokrzycka (Secretary) Mrs. J. E. Rodriguez (Catering Director)
Volunteers (5)	Mrs. J. Cliffe (Qualified Caterer) Ms. D. Day (Qualified Caterer) Mrs. A. Hoggett Mr. P. A. Knight Miss. C. Knight
Bankers	Metro Bank One Southampton Row London WC1B 5HA
Accountants	Mason & Co 5 The Old Quarry Nene Valley Business Park Oundle Peterborough PE8 4HN
Insurers	Ecclesiastical Insurance Office plc. Benefact House 2000, Pioneer Avenue Gloucester Business Park Brockworth Gloucester GL3 4AW

Governance and management

The charity is operated under the rules of the CIO's Family Society's constitution adopted on 15th June 2023.

Objectives of the CIO

The relief of financial hardship amongst people in Peterborough and the surrounding area in such ways as the Trustees from time to time think fit. In particular but not exclusively by :

- a) Providing emergency food, essential toiletries and household items to individuals and families in need and / or distribution by charities or other organisations working to prevent or relieve poverty, and
- b) such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services and to provide such services with a Christian ethos, supported by churches in Peterborough.

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2017 to have due regard to the Charity Commission's general guidance on public benefit, "Charities and Public Benefit."

Summary of the main activities undertaken for the public benefit

Provide community facilities and activities for communities within the Peterborough area. They fill the gaps in public service provision and bring together members of the communities to build social relationships and provide mutual support.

Summary of main achievements during this period

Over 50's Lunch club continued;

Received regular donations of food for community food hubs for those individuals and families in hardship;

Weekly community coffee mornings at three individual locations within Peterborough;

Christmas 2024 Luncheon for people over the age of 60;

Regular Bingo and Quiz night venues;

Map Reading & Orienteering monthly club for 13 to 18 years (school term only);

The ongoing training of volunteers to achieve Level 2 food handling and hygiene certificates to expand our community catering venues.

Our catering skills allow the charity to produce and sell meals, cakes, biscuits, sausage rolls and savoury foods to generate funds to assist with community needs. The CIO has maintained "5" Very Good rated - Food Hygiene Award from Peterborough City Council.

A considerable contribution is made by member volunteers on an ongoing basis. Without this valuable contribution of time, enthusiasm and expertise, St Joseph's Family Society would not have been able to realise the amazing successes that have been achieved in the past year, thus meeting its objectives.

Safeguarding

Report to Update Governance

General reports on safeguarding to governance are usually made on an annual basis however they may also be requested following a serious incident, where governance will need to review and consider if policy and procedures require amendment. This type of report is usually made in the first instance to the nominated trustee, who will in turn share the information with the governance board of trustees.

This type of report is an overview, designed to provide an overview of how St Joseph's Family Society is safeguarding its young people and vulnerable adults and addressing potential risks. It should:

- 1 Report on compliance with relevant safeguarding legislation and policies.
- 2 Detailing the organisation's current young person's protection and vulnerable adult's practices, highlighting any new measures introduced since the submission of the last report.
- 3 Give an overview on staff competency including data on all young person's protection and vulnerable adult's training.
- 4 Highlight, without identifying individuals or families, any concerns or incidents that have occurred. This enables governance to gain a clear picture of the key safeguarding areas affecting the community environment and write policy to direct practice to meet emerging need e.g. a rise in child-on-child abuse may prompt a review of safeguarding and behaviour policies and procedures.
- 5 Detail actions taken to protect people's welfare, which should also include information on the number and types incidents where the use of force and / or restraint has been deemed necessary. This is now a legal requirement.
- 6 Include any recommendations on improving practice for consideration.

Safeguarding reporting is a key element of practice. From safeguarding children and vulnerable adults, to contributing to developing and maintaining best practice, effective reporting is essential.

General overview and outlook

In recent years, the charity sector has faced relentless challenges. Crisis after crisis has eroded any remaining financial headroom, leaving organisations struggling to withstand further pressure. While many charities are keen to rebuild their cash reserves, they are simultaneously stretched by sharply rising operating costs. Higher rents, utilities, wage bills, employer National Insurance Contributions, and general expenses all mean that every pound now has to stretch further than ever.

Looking ahead to the next 12 months, the voluntary sector's economic outlook remains overshadowed by the lasting effects of the Covid-19 pandemic, followed by the cost-of-living crisis and persistent inflation.

As a result, many charity leaders and boards may find themselves making difficult decisions in the near future. This could mean reducing staff, restructuring teams, closing or merging with other organisations, or cutting back on vital services—changes that ultimately affect the people and communities who rely on them most.

There is also a significant risk of additional economic shocks driven by global instability. Recent tariffs on imported goods and services introduced by US President Donald Trump have major implications for the global economy. These measures may lead to further inflation, affect investment markets, increase consumer costs, and threaten jobs in certain sectors. Charities could feel the impact through fluctuations in their investments and increased demand for support, particularly if UK households experience further cost-of-living pressures.

In this climate, consistent and proactive scenario planning will be more important than ever to help organisations navigate moments of uncertainty and change.

The lack of growth in the typical (median) donation size raises important concerns about the long-term sustainability of donation income. The median monthly gift has remained static at £20 for the past seven years, highlighting a worrying trend. Tackling this issue will require a multi-layered approach—one that includes targeted, data-driven fundraising strategies and a stronger focus on using personal connections and community ties to motivate people to give to local charities.

St Joseph's Family Society has long been a beacon of hope for those who need it most. With the right strategies and tools in place, I am confident that we will continue to make a meaningful and lasting difference to individuals and communities across Peterborough.

José C. Rodriguez
Founder / Chair
St Joseph's Family Society

St Joseph's Family Society
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Receipts and Payments Account

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024/25	2023/24
RECEIPTS				
Fundraising Events	£5,754	£ -	£5,754	£4,276
Donations	£4,120	£ -	£4,120	£3,192
"One Lottery" Income	£ 109	£ -	£ 109	£ 23
TOTAL RECEIPTS	£9,983	£ -	£9,983	£7,491

PAYMENTS				
Catering Food Supplies	£5,543	£ -	£5,543	£4,197
Events & Activity Costs	£ 949	£ -	£ 949	£ 208
Hospitality & Foodbank	£ 591	£ -	£ 591	£ 313
Insurances (Public, Employer's & Volunteers)	£ 372	£ -	£ 372	£ 418
Licences / Subscriptions	£ 60	£ -	£ 60	£ 50
Printing & Stationery	£ -	£ -	£ -	£ 95
Professional / Bank Fees	£ 168	£ -	£ 168	£ 120
Sundry Payments	£ -	£ -	£ -	£ -
Telephone / Internet / Postage	£ 281	£ -	£ 281	£ 165
Travel	£ 240	£ -	£ 240	£ 382
Training	£ 160	£ -	£ 160	£ 150
Utilities	£1,169	£ -	£1,169	£ 923
Volunteer Expenses	£ -	£ -	£ -	£ 35
TOTAL PAYMENTS	£9,533	£ -	£9,533	£7,057

NET RECEIPTS / (PAYMENTS)	£ 450	£ -	£ 450	£ 433
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ASSETS				
Bank	£ 33	£ -	£ 33	£ 72
Cash on hand	£ 417	£ -	£ 417	£ 361
Debtors	£ -	£ -	£ -	£ -
Less				
LIABILITIES				
Creditors	£ -	£ -	£ -	£ -
EQUITY	£ 450	£ -	£ 450	£ 433

Receipts and Payments Account

Notes

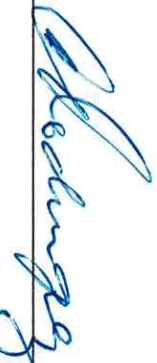

- 1 The accounts produced are unaudited as the CIO's turnover is less than £20,000.
- 2 All figures shown are rounded up to the nearest pound where the actual figure is 51 pence or more, and rounded down to the nearest pound if the actual figure is 50 pence or less.
- 3 Estimated cost of stock on hand for CIO use as of 31 March 2025 was £ 235.
This stock, mainly comprising of long-life food products were to be used within the following two months.
- 4 No capital equipment was purchased by the CIO. The existing equipment in use for catering is on loan, free of charge, from the Catering Director.
Similarly, the use of technical equipment, computers, printers, etc., is on loan, free of charge, by the Founder / Chair.
- 5 The Trustees received no expenses, remuneration or benefits in this period.
- 6 There were no Debtors or Creditors as of 31 March 2025.
- 7 The CIO is not registered for Value Added Tax (VAT) with HMRC.

Trustees' Statement on the Accounts

We confirm that no matters have come to our attention in connection with the examining of the Accounts giving us 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 accounts do not accord with those records.

We 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.

Signed  Signed 
J. C. Rodriguez (Chair) **S. G. Hills (Treasurer)**

On behalf of all Trustees

Date : **15 December 2025**