

CFDN

England & Wales - Charity number 263075

Details

Other names	THE CATHOLIC FELLOWSHIP BRENTWOOD DIOCESE, THE CATHOLIC HANDICAPPED FELLOWSHIP BRENTWOOD DIOCESE, The Catholic Fellowship Disability Network
Status	Registered
Legal form	Other
Registered	1972-09-08
Register	View on the Charity Commission register

Contact

Address	17 Boardman Avenue London E4 7QB
Phone	07427641490
Email	dan@cfdn.org.uk
Website	www.cfdn.org.uk

Activities

Objects: TO PROVIDE FOR THE SPIRITUAL, MATERIAL AND SOCIAL NEEDS OF HANDICAPPED CHILDREN AND ADULTS GENERALLY BUT PARTICULARLY IN THE DIOCESE OF BRENTWOOD AND TO PROMOTE THEIR GENERAL WELFARE BY VOLUNTARY PERSONAL SERVICE AND CHARITABLE GIFTS AND THE PROVISION OF FACILITIES FOR THEIR CARE AND BENEFIT GENERALLY.

Activities: We are dedicated to provide a supportive community for individuals living with disabilities and their families through a range of networking events, support groups, face to face activities, providing advice and resources, support and friendship, whilst promoting an inclusive environment to those we serve.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Disability
- **Who:** People With Disabilities

Geography

- **Area of benefit:** BRENTWOOD ROMAN CATHOLIC DIOCESE
- Barking And Dagenham
- Essex
- Havering
- Newham
- Redbridge
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£40,622	£95,331	-	-
2024-03-31	£18,565	£78,592	-	-
2023-03-31	£22,249	£41,998	-	-
2022-03-31	£355,295	£2,006	-	-
2021-03-31	£182,440	£1,776	-	-

Trustees

Name	Role	Appointed
Chuka Agbasiere		2025-04-25
Keith Fernett MBE		2025-04-25
Margaret Ann Todd		2021-06-02
TERESA MCHALE		

Linked charities

- CATHOLIC HANDICAPPED FELLOWSHIP BRENTWOOD DIOCESE (263075-1)

CFDN

England & Wales - Charity number 263075

Accounts



Empowering Disability

Supporting All



CFDN

Empowering Disability, Supporting All

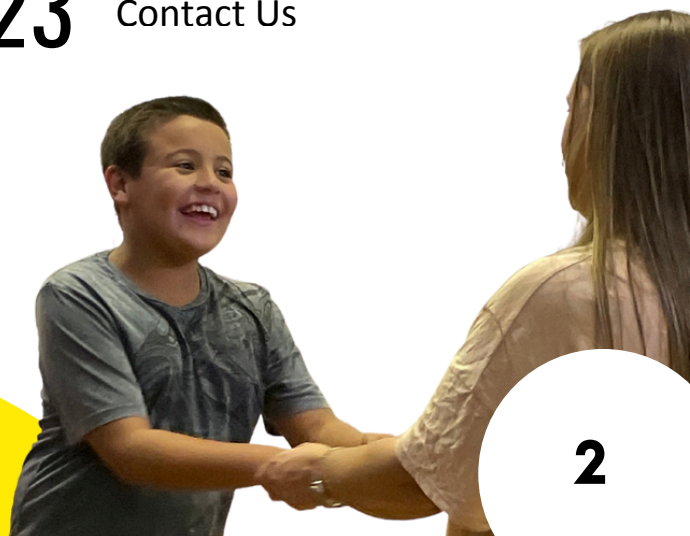
**Trustees Annual Report
& Financial Statement 2025**

Charity No: 263075 | Established in 1962

www.cfdn.org.uk

Contents

- | | | | |
|-----------|--|-----------|--|
| 03 | A message from Our Chair of the Board | 12 | Trustees Annual Report - Advocacy |
| 04 | A Message from Our CEO | 13 | Financial Management Summary |
| 05 | About Our Charity | 14 | Financial Management - Income |
| 06 | Mission and Values | 15 | Financial Management - Expenditure |
| 07 | Charitable Focus Areas | 16 | Summary of Key Achievements |
| 08 | Governance & Administration | 17 | What Charitable Donations Enable |
| 09 | Trustees Annual Report - Summary of Activities | 18 | Building a Modern, Sustainable Charity |
| 10 | Trustees Annual Report - Group Activities | 19 | Statement of Financial Activities (pg 19-22) |
| 11 | Trustees Annual Report - Group Activities | 23 | Contact Us |



A Message from our Chair

As we reflect on another positive year for the CFDN, I am filled with pride and gratitude for all that has been achieved. Over the last year, we have seen the charity take important steps forward, putting our strategic plan into meaningful action and strengthening every part of our organisation.

Our disabled members and their families remain at the heart of everything we do, and it has been wonderful to see our community flourish through a growing calendar of activities, events, opportunities for connection and continued advocacy for members' needs.

Across our groups in Ilford, Havering, and Wanstead & Woodford, volunteers have continued to give their time, creativity, and compassion to ensure our members are supported, included, and given opportunities. Their work demonstrates the very spirit of the Fellowship, creating spaces of joy, laughter, care and belonging for so many.

It's important for us to recognise that there is still work to be done. With the increasing need for support and advocacy and the continued challenges in social care, our disabled community must continue to be supported by organisations like the CFDN to ensure their voices are heard and change is brought about.

The charity's updated constitution strengthens these commitments through our stronger board as we welcome Keith and Chuka and by modernising our systems and long-term sustainability. These developments not only demonstrate our commitment to good governance but also reflect the standards we expect to see across the sector for our members.

Our finances remain strong, thanks to our generous donors and the careful stewardship, transparent reporting, and hard work of our volunteers and CEO. The success of our first year is a testament to the vision, teamwork, and faith that guide us as a community.

On behalf of the Board of Trustees, I extend heartfelt thanks to our Chief Executive Officer, Daniel Ruscoe, whose leadership and determination have driven this transformation, and to every volunteer, staff member, and supporter who continues to make the CFDN the vibrant, caring community it is today. Together, we are building on a legacy of over sixty years, ensuring that our charity remains a source of hope, friendship, and inclusion for generations to come.



Outgoing Chair of the Board
Trustee

A Message from our CEO



This year has been one of extraordinary achievement, transformation, and genuine pride for the CFDN, its members, volunteers, staff, and supporters. As we conclude the first year of our 2024–2027 Strategic Plan, I am immensely proud of the progress we have made together, built upon the unwavering commitment, compassion, and resilience of our volunteers, members, staff, and trustees.

At the heart of this success are our volunteers. Their patience and dedication in navigating a period of significant change have been nothing short of inspirational. They have shown remarkable flexibility, kindness, and faith as we modernised systems, updated processes, strengthened governance, and expanded our services. Every event, welfare visit, and act of support represents their continued belief in our shared mission.

A special acknowledgement must go to Ismat Jaffari, who has recently moved on to new ventures after serving as our Disability Advocate. Ismat played a fundamental role in shaping, developing and establishing our Community Disability Advocacy Service, which has already made a profound difference to members and families. Her work has set a standard of compassion and professionalism that will guide the service for years to come.

This year, we also celebrate the tangible outcomes of our collective effort with a fantastic 36% increase in membership, the introduction of new volunteers, modern governance systems, and an advocacy service that has supported over 45 families, achieving an 89% satisfaction rate. Financially, the charity has grown in strength, achieving within 3% budget alignment while expanding its reach and impact across Essex and East London with the start of new groups in Barking & Dagenham and Romford.

To our members, thank you. Your continued trust, participation, and enthusiasm inspire everything we do. Each activity, trip, and event or weekly activity reminds us of the importance of community, belonging, and awareness.

Looking ahead, we remain focused on strengthening our charity and services, building on this foundation of success, and ensuring that every member feels valued, heard, and supported. It is an honour to lead such a dedicated and compassionate community as we continue to empower disability and support all.

A handwritten signature in black ink that reads "Daniel Ruscoe". The signature is written in a cursive, flowing style.

Daniel Ruscoe
Chief Executive Officer (CEO)

About the charity

This wonderful charity has been in existence since 1962. Our mission is simple but important: to serve people with disabilities and their families from all faiths and none by creating a supportive community and promoting opportunity through our network and events.

Our charity is run by volunteers and led by our trustees and CEO, who are dedicated to keeping our community strong and vibrant. From swimming events at Leyton Lagoon to family discos, bi-weekly pub group for adults, Saturday club for adults, theatre trips, family BBQs, seaside coach trips, adventure days at Lambourne End Centre for Outdoor Learning and much more, we offer a diverse range of events to suit everyone's interests.

At the CFDN, we believe everyone deserves to feel included and part of a supportive community while promoting what's possible. We are committed to promoting the long legacy built over 60+ years by many of the amazing volunteers and members, past and present.

Our charity is committed to making a positive difference in the lives of those we serve, and we rely on our amazing volunteers to help us achieve our mission.

In summary, what we do at the CFDN...

Promote Independence, Inclusivity & Friendship

Create Support Networks to Share Experiences

Support Communities and Advocate People's Needs



**CHARITY COMMISSION
FOR ENGLAND AND WALES**
Registered Charity No: 263075



Registered with
**FUNDRAISING
REGULATOR**

Our Mission

To provide for the social, material and spiritual needs of individuals with disabilities and their families of all faiths and none across Essex and East London. To achieve this, we facilitate events, activities and networks whilst advocating and educating on the needs of our members.

Our Values

C

Compassionate Community

Creating a safe, supportive environment where empathy and understanding guide interactions and socialisation, fostering a sense of belonging and mutual support amongst members, families, volunteers and staff.

F

Fostering Inclusivity

Promoting equal participation, diversity and representation for individuals with disabilities, ensuring that all voices are heard and valued.

D

Developing Knowledge

Advocating for and raising awareness of the needs of people with disabilities and their families whilst providing education, resources, and support networks through developing our knowledge and shared learning.

N

Nurturing Opportunity

Working together to provide environments to enable individuals with disabilities to reach their full potential, fostering a culture of empowerment, opportunity and independence.

The CFDN's 2024–2027 Strategic Plan is built around four core focus areas that underpin our mission to empower individuals with disabilities and support their families across East London and Essex. Each area represents a pillar of growth, sustainability, and impact, ensuring that the charity remains strong, inclusive, and future-ready. Together, they provide a clear roadmap for how we will strengthen our people, enhance our financial resilience, expand our community reach, and advocate more effectively for those we serve.



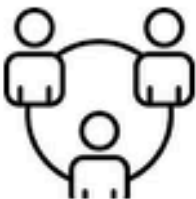
1. Volunteers & Human Resources

Actively increase our support numbers and recruit a diverse pool of volunteers and staff to support the charity's activities, focusing on succession planning. This will require a strategy for forward-thinking 'talent management' in order to serve our membership for years to come.



2. Fundraising & Financial Stability

Review, monitor and innovate our income and expenditure through budgeting, coherent reporting, diversifying income streams and the use of technology whilst making it easier for people to donate, raise funds and support our charity through a variety of income streams.



3. Network & Community Focussed

Increase the charity's membership numbers to provide more support to people with disabilities, with a strong focus on supporting families across the boroughs we serve, and create a more diverse variety of activities. In turn, this will build upon our support network and relationships with like-minded organisations, deliver what's asked for, raise awareness of our charitable activities and integrate more within the community.



4. Advocacy

Take a more direct approach in advocating for the needs of our members at individual, local and national level to meet the objective in our charitable constitution whilst having a key focus on safeguarding our members and families

Governance & Administration

Constitution

The charity is constituted through a Trust Deed adopted on the 12th day of October 1976 as amended in October 1998, 5th October 2003, 10th October 2010, 17th July 2023, 3rd Nov 2023 and 15th August 2025 (hereinafter referred to as “the Trust Deed”) and is registered with the Charities Commission in England and Wales under charity number 263075.

Trustees

During the period of April 2024 to March 2025 there was one retirement and no appointments; however, recruitment of new trustees was enacted.

Trustee Name	Office / Appointment
Ellen Teresa McHale	Trustee and Chair of Board
Margaret Todd	Trustee and Secretary of Board
Canon Michael Robert (Bob) Hamill	Retired Trustee - 11/09/2024

At the time of this Trustees Annual Report, the are the following Trustees in post:

Trustee Name	Office / Appointment
Ellen Teresa McHale	Trustee
Margaret Todd	Trustee and Secretary of Board
Chuka Agbasiere	Trustee - Appointed 25/04/2025
Keith Fernett MBE	Trustee and Chair of Board - Appointed 25/04/2025

Executive Officers

Name	Office / Appointment
Daniel Ruscoe	Chief Executive Officer

Patrons

Name	Office / Appointment
Bishop Alan Thomas	Patron

Advisors

Name	Office / Appointment
Zeeshan Munaiwar (Ames Ltd)	Accountant & External Auditor

Banks and Investments

HSBC UK Bank Plc	Barclays Bank
Natwest Markets Plc	CCLA Investment Management
Close Brothers Group Plc - Investment	

Trustees Annual Report YE 2025

Summary of Main Activities and Benefits

The CFDN continues to grow as a strong, inclusive charity dedicated to supporting people with disabilities and their families across Essex and East London. Our mission, to promote the social, material, psychological, and spiritual wellbeing of those we support, remains at the heart of everything we do.

This year has been one of continued progress and renewal. With the foundations of governance and structure firmly in place, the charity has moved into a period of consolidation and positive development through year 1 of our 2024-2027 strategic plan. The emphasis throughout 2024–2025 has been on stability, inclusion, and growth, ensuring our groups and members feel confident, supported, and connected as part of one united charity.

In year one of CFDN's 2024–2027 Strategic Plan, we have marked measurable progress across all key priorities. The charity achieved record membership growth of 36% (now 445 members), welcomed 13 new volunteers, and maintained an 82% volunteer compliance rate through improved training and governance. Financially, the CFDN met 97% of its income target and remained within 3% of its approved budget, while increasing total income by 119% compared to the previous year. Further details are provided through the report.

Across our local groups, volunteers have shown exceptional dedication in navigating change, providing activities, welfare support, and social opportunities for our members. Their efforts have allowed the CFDN to deliver an impressive range of community-based events, faith gatherings, and social programmes, expanding our charitable reach and enriching the lives of hundreds of individuals and families.

The Board of Trustees wishes to acknowledge the continued leadership of our Chief Executive Officer, Dan Ruscoe, whose strategic direction has guided the charity through an important and challenging stage of organisational modernisation. His work in leadership, compliance, governance, financial oversight and membership development has ensured that the charity not only meets but exceeds the standards expected of modern charitable organisations.

This year also saw the strengthening of the Community Advocacy Service, new developments in volunteer training and compliance, and the successful integration of the Wednesday Club into the Ilford Group, further expanding our outreach and member engagement.

The Community Disability Advocacy Service, initially funded by the National Lottery, has already supported 45 members and families through complex issues including education, benefits, care, and employment, achieving an 89% satisfaction rate and 80% case-resolution success.

The charity's modernised membership model, new branding, and improved digital systems continue to make the CFDN more accessible and better equipped to meet future challenges.

Group Activities and Achievements

Our groups continue to form the heart of the CFDN. Each group's committee and volunteers have worked tirelessly throughout the year to ensure our members feel part of a supportive and vibrant community. Their commitment is what sustains our charity's mission and demonstrates the strength of our Fellowship in action.

As always, we extend our heartfelt thanks to every volunteer, committee member, and supporter who gives their time and care so generously.

During the year we were deeply saddened by the passing of long-standing members and friends, including Albert, who brought joy to many as Father Christmas for our Havering Group, and Mort O'Sullivan, whose family so generously supported the group in his memory. May they rest in peace.

We also remember with affection all members and volunteers from across the CFDN who have died or suffered ill health during the year.

Wanstead & Woodford Group

The Wanstead & Woodford Group, under the leadership of Chair Nicole Squires and the hard work of the committee, has enjoyed another exceptionally active and positive year. Their strong programme of events continues to set an inspiring example of inclusion, creativity, and community spirit.

The group maintained a full calendar of activities, including two lively bingo night fundraisers, a popular annual quiz, family BBQ, swimming party, and a joyful November disco that brought together members, families, and friends. These events not only created lasting memories but also raised valuable funds to support future activities, with over £3,000 raised through community events.

The group's inclusive Masses and faith gatherings, held at Our Lady of Lourdes, St Thomas of Canterbury, and St Anne Line, provided a welcoming space for reflection and spiritual connection. These were made even more accessible this year through thoughtful use of sign language and inclusive worship, ensuring that every member could take part fully in the celebration of faith.

The group also strengthened its operational foundations, aligning closely with the charity's 3–5 year strategic plan. The introduction of digital membership and volunteer compliance systems has simplified processes, improved safety, and enhanced communication across the group's activities.

Behind the scenes, volunteers have made practical improvements such as recladding the group's storage shed, upgrading tables and gazebos, and streamlining event logistics, all of which will benefit members for years to come.

A particular highlight is the biweekly Monday Pub Group, coordinated by Caroline Milne and her team of dedicated volunteers. This longstanding activity continues to provide a safe and enjoyable social outlet for adults with disabilities, enabling friendships to flourish and members to take part in everyday community life.

The Wanstead & Woodford Group continues to embody the very essence of CFDN through tireless commitment, innovation, and teamwork.

Havering Group

The Havering Group, led by Chair Louis Vella and a dedicated committee, has once again demonstrated the warmth and strength of its community spirit. The group's activities continue to thrive, with a particular focus on social inclusion, welfare, and pastoral care.

The Saturday Centre remains a cornerstone of the group's work, offering members a safe, welcoming environment to socialise, play games, and enjoy creative activities every single week. The year's sessions were consistently well attended, and the sense of camaraderie and belonging remains strong amongst the members and volunteers.

Members enjoyed a vibrant calendar of events, including the Christmas Party at St Albans Church Hall, where "Father Christmas" made his debut and, with live music from Sarah Peterson, ensured an atmosphere of joy and celebration. Easter 2025 brought its own festivities with a special gathering and Easter egg gifts for all, ensuring important times of the year are celebrated.

The group also participated in a range of wider community activities. They attended the Annual Special Needs Mass at Aylesford and were proudly the largest group in attendance, playing an active role in the service and contributing a beautiful handmade banner. Members also attended theatre trips, including Thanks for the Memories at the Queen's Theatre and the Avalon production at Windmill Hall, supporting local performers and members alike.

A special Mass of Thanksgiving was held for Fr Bob Hamill in June 2025 but planned during this period. Whilst outside of the years reporting, it recognised and thanked him for his decades of service and spiritual guidance to the CFDN.

Havering Group's committee has worked hard to ensure effective governance and record-keeping in line with new processes and procedures, which is welcomed. Helen Wilson and Maureen Shead continued to attend central meetings and update our trustees and CEO.

Finally, the Welfare of Members, led by Jan Shiels, continues to ensure that members and their families are supported through both joyful and difficult times by sending cards, visiting members in hospital, attending funerals, and providing comfort and friendship when it is most needed. The continued efforts of Helen Wilson and Maureen Shead to visit care homes, update member records, and engage with care home staff reflect the group's deep commitment to pastoral care and inclusion.

Iford Group

The Iford Group has seen a year of renewed energy, stability, and forward momentum. Following a period of restructuring, the group has re-established regular meetings and successfully held its 62nd Annual General Meeting, marking an important milestone in restoring local engagement, participation, new members and volunteers.

A major success has been the full integration of the Wednesday Club into the CFDN, ensuring the continuation of beloved activities such as discos, trips, and social gatherings, now delivered under the CFDN's umbrella. This collaboration has revitalised the Iford community and strengthened links across the wider network, whilst sharing the valuable experience of dedicated volunteers. The vibrant and inclusive activities, including DJing, arts, crafts, singing and more at the weekly club, have found a strong foundation within Iford through the supportive and caring approach the groups' volunteers provide.

The group has also embraced positive change across the charity. Special recognition is noted in its work on volunteer governance, compliance, streamlined processes and volunteer training.

Open discussion during the AGM reflected a real sense of ownership and optimism for the future of the group. Members have positively participated in and shared feedback on upcoming changes. Financially, the group has made significant progress aligning both groups, strengthening and simplifying financial oversight and improving transparency.

Members have also welcomed the introduction of the Advocacy Service, ensuring that support is available for anyone facing challenges or requiring advice, which a number of members are accessing.

The group planned summer events to continue rebuilding its local presence and planned its annual Butlins trip for over 20 members. This event continues to attract attendees and, in many cases, provides the only annual holiday for disabled members, full of fun, adventure and friendship.

Despite the previous year's challenges, the group's resilience, willingness to embrace change, and commitment to serving its members stand as a testament to the enduring spirit of the CFDN.

Across all groups, the past year has shown extraordinary commitment from volunteers and members alike. Each group continues to enrich lives through companionship, inclusion, support and faith. Whether it is the laughter at a disco, the quiet reflection of a Mass, or the compassion shown through welfare visits by our volunteers, these activities represent the living ethos of the CFDN.

The Trustees wish to record their sincere gratitude to every volunteer, committee member, and supporter who makes this work possible.

Advocacy

A significant milestone this year was the introduction of the Community Advocacy Service, led by our new Disability Advocate. This service is already making a difference by supporting families and individuals through life transitions, championing the voices of those with disabilities, and ensuring that our values of compassion and empowerment remain central to all we do.

Our Aims and Objectives

Over the past year, the charity has continued to build upon the governance and compliance improvements first introduced in 2023. The appointment of our Chief Executive Officer, Daniel Ruscoe, has strengthened the organisation's management structure and ensured that CFDN meets the standards expected of a modern, well-governed charity.

During this period, we have focused on embedding the objectives set out in our three-year strategic plan, achieving substantial progress in the first year. Key outcomes include:

- Strengthened governance and risk management frameworks to safeguard the charity's long-term future.
- Clearer financial oversight and improved reporting systems ensuring transparency and accountability.
- A modernised operational structure supporting volunteers, reducing trustee workload, and improving compliance.

- Expansion of outreach, advocacy, and volunteer engagement across all groups, supported by a streamlined membership process.

These achievements reflect the collaborative effort of trustees, volunteers, and our staff in ensuring that the charity remains safe, sustainable, and fit for the future. Work will continue in Year 2 to consolidate these systems, build capacity, and measure impact against the objectives of the strategic plan.

Structure, Governance and Management

The CFDN remains constituted under a Charitable Trust Deed, originally adopted in 1976 and most recently amended in 2025. During this financial period, the charity operated through a central executive and local committee, managed by the board of trustees and a CEO.

In 2024 Canon Michael (Bob) Hamill retired after decades of dedicated service as Trustee and Chaplain. We extend our sincere thanks for his leadership and spiritual guidance that many of our members will celebrate.

In 2025, the Board of Trustees approved a new modernised and streamlined management structure in updating our charitable constitution. The boards' aim was to reduce administrative burdens, improve oversight and provide a more streamlined lined structure for reporting and accountability.

The charity welcomed Keith Fernet MBE and Chuka Agbasiere as new trustees in April 2025, strengthening both governance and professional expertise on the board. Recruitment continues to expand the Board to a balanced complement of up to six Trustees, in line with guidance and the charity's growth trajectory.

The Trustees confirm that there were no conflicts of interest or custodial holdings during the reporting period and that CFDN remains compliant with all relevant charity legislation and good-governance practices.

Financial Management

The charity's financial position remains strong and well-managed, reflecting disciplined oversight and alignment with the first year of the 2024–2027 Strategic Plan. For the year ending 31 March 2025, CFDN achieved 97% of its income target and operated within 3% of its approved expenditure budget, a strong performance during a planned period of reinvestment and organisational growth.

Total income was £40,622 (up 119% from 2023/24), while total expenditure was £95,331, resulting in total funds carried forward of £707,296. The charity's spending remained highly efficient, with approximately 70 pence in every £1 directed towards charitable activities and direct community support, 28 pence on administration and compliance, and 2 pence on fundraising.

The Board recognises that this financial year marks the start of a multi-year investment phase, focusing on compliance, fundraising, staffing, and digital infrastructure, to secure the charity's long-term sustainability and readiness for future growth. Given the significant progress achieved, these investments were fully supported and welcomed.

The charity also strengthened its financial foundation through consolidation of group accounts, improved reporting systems, and responsible management of investments

held with Close Brothers and CCLA, which continue to generate stable returns above sector averages. Restricted funds were accurately managed and reported in accordance with Charity SORP (FRS 102), with clear evidence of compliance and impact delivery.

No trustee remuneration or expenses were paid during the period, and there were no related-party transactions. The Trustees are satisfied that CFDN's finances remain sound, transparent, and compliant with the Charities Act 2011, positioning the organisation well to deliver its Year Two strategic objectives and realise the long-term benefits of its investment in people, systems, and sustainability.

Despite operating at a controlled deficit, this year's accounts demonstrate a period of strategic investment and growth, aligning closely with the approved annual budget and long-term financial objectives.

Category	2024–25 (£)	2023–24 (£)	Change (£)
Total Income	40,622	18,565	22,057
Total Expenditure	95,331	78,592	16,739
Net Movement in Funds	(54,709)	(60,027)	5,318
Total Funds Carried Forward	707,296	762,004	-54,708
Restricted Funds	5,191	—	5,191

The charity maintained total assets of £707,296 at year-end, including £532,955 in investments and £174,656 in cash reserves. The deficit reflects the planned reinvestment into staffing, infrastructure and system upgrades, increased activities and our advocacy services.

Income

Income for the year more than doubled (up 119%), driven by new funding streams and improved donor management, fundraising initiatives and oversight of finances.

Key income sources included:

- **Donations and Grants: £27,535** – including £19,323 from the National Lottery Community Fund for the Community Disability Advocate (CDA) project.
- **Charitable Activities: £6,436** from member activities and community events.
- **Investment Income: £6,584** from CCLA Ethical Investments and HSBC interest.

The charity **achieved 97% of its income target** set within the 2024–2025 budget.

Additionally, £400,000 invested in a Close Brothers fixed-term account (5.15% AER) generated £20,712.88 in June 2025. Whilst this is outside of the reporting period, it demonstrates the decisions taken during the year to manage funds responsibly.

Expenditure

Expenditure **totalled £95,331**, representing a 21% increase from 2023–24, consistent with the charity’s planned growth and strategic priorities.

Category	2024–25 (£)	2023–24 (£)	Change (£)
Raising Funds	2,037	541	1,496
Charitable Activities	22,220	23,706	-1,486
Salaries & Staffing	66,389	52,249	14,140
Administrative & Governance	4,685	2,096	2,589

Expenditure remained **within 3% of the approved budget**.

The increase reflects strategic investment in advocacy, compliance, and staff infrastructure. Administrative costs remain efficient at 5% of total expenditure, well below the national charity average.



Our pence in the pound representation of spend has improved over the last 12 months, representing alignment with industry expectations. We continue to work on improving our charitable proportion whilst improving our charities' infrastructure from investments, prioritising public donations on charitable activities.

Conclusion

The CFDN’s financial performance in 2024–2025 demonstrates strong fiscal management and delivering a near-perfect budget alignment (within 3–5% of forecasts). Furthermore, strategic foresight and operational investment were consistent with the first year of the 3-Year Strategic Plan. The charity remains financially robust, with over £700,000 in assets, a growing income base, and an effective investment strategy to sustain long-term impact.

The Trustees are satisfied that CFDN continues to operate on a secure and sustainable financial footing, ensuring its ongoing ability to deliver meaningful services and support to members and their families across our network.

This Trustees Annual Report 2025 is approved by the Board and published on 14th November 2025. Signed on behalf of the Board by Trustee, Ellen Teresa McHale.

E. T. McHale

Summary of Key Achievements

Membership grew by 36% to 445 registered members, including a **22% increase in members with disabilities.**

Supported 45 members and families with direct advocacy; **80 % of cases** successfully resolved, with an **89% satisfaction rate.**

Delivered advocacy workshops, including Carers Week 2024, and **formed 8 new organisational partnerships**

Strengthened the charity's Board structure, **welcomed two new Trustees** Keith Fernett MBE and Chuka Agbasiere – bringing professional expertise and community representation.

Achieved 97% of income target (+119% year-on-year increase) and **operated within 3 % of approved expenditure** budget during a planned reinvestment phase.

The charity remains financially robust, with **over £700,000 in assets**, a growing income base, and an **effective investment strategy** of over ver £500k for ethical and sustainable growth



Membership **increased by 36 % to 445 people**, including a 22 % rise in members with disabilities, representing the highest engagement in over 6 years

Welcomed **13 new volunteers**, bringing **total active volunteers to 49** across three groups and central operations.

Achieved an 82 % volunteer compliance rate, with all DBS, safeguarding, and training requirements tracked digitally.

Ifford Group achieved a major milestone through the **full integration of the Wednesday Club**, revitalising its local programme and re-establishing the group AGM after a two-year pause.

Across all groups, **over 120 social events were delivered**, including theatre trips, family BBQs, holidays, discos, and Masses.

Achieved 70 pence in every £1 spent on charitable activities, surpassing sector benchmarks.

Wanstead & Woodford Group **held over 30 events**, raising **£3,000+** through bingo and quiz fundraisers,

The CFDN enters 2025–26 as a digitally capable, financially secure and community-centred charity, well-positioned to deliver on its mission of empowering disability and supporting all.



Building a Modern, Sustainable Charity

Our modern structure unites all parts of CFDN as one connected network in order for the Board to set the direction, the CEO to deliver it, and our groups and volunteers to bring it to life for years to come, ensuring that every member continues to feel supported, valued, and included.

A New Way Forward

We have introduced a refreshed management and governance structure to ensure the charity remains strong, inclusive, and sustainable for the future. These changes modernise the way we operate, making CFDN simpler to understand, more transparent, and better equipped to serve our members, volunteers, and staff.

Why We Made the Change

Following extensive review and feedback from volunteers and members, the Board of Trustees approved a new Charitable Constitution in August 2025.

This update ensures CFDN:

- Meets Charity Commission and regulatory standards for modern governance.
- Reduces administration for volunteers.
- Encourages new people to take on leadership roles.
- Strengthens accountability and oversight across all areas of the charity.

The Benefits

- ✓ Clearer responsibility and legal compliance.
- ✓ More opportunities for new volunteers to get involved.
- ✓ Less paperwork, more delivery and celebration.
- ✓ Better communication between groups, members, and the Board.
- ✓ Stronger financial oversight and financial management.

Key Changes

- **One Charity, One AGM** – Coming together once a year for a single, inclusive Annual General Meeting, celebrating the charity's successes.
- **Group Celebrations Replace Local AGMs** - Each group will hold an Annual Group Celebration, a relaxed and social event to share achievements and feedback rather than a formal AGM.
- **Simplified Leadership** – Local “committees” have been replaced with Group Leadership Teams made up of volunteers in clear roles.
- **Central Banking** – All finances are now managed through one central bank account, giving the Board real-time oversight of our finances while ensuring full compliance and transparency.
- **New Delivery Forum** – Replacing the old Executive Committee, this forum brings together representatives from each group, service leads, a trustee, and the CEO to share updates, ideas, and feedback. It supports communication and collaboration but does not carry governance powers.
- **Board of Trustees and CEO** – The Board remains the charity's legal and strategic decision-making body, while the CEO leads day-to-day operations under a formal Schedule of Delegation, ensuring efficiency and clear accountability.
- **Lifetime Membership Fee** – Membership is now a one-time lifetime fee, making it easier for families to join and remain part of the Fellowship community.

What Charitable Donations Enable

Building Independence, Community, and Support

Our committed donors and fundraisers play a crucial role in enriching the lives of individuals with disabilities. Every effort they make and every penny they raise directly contributes to a range of activities and support services that promote a sense of community, independence and a support network for our members and their families.

The money raised helps to organise and sustain our key events that are vital for disabled people. These include:

- **Summer Club:** A space for learning new skills, engaging in activities at a local adventure centre, and promoting self-reliance in a fun, supportive environment.
- **Saturday Centre for Adults:** Offering social interaction and developmental activities tailored to adult members, enhancing their independence and confidence.
- **Bi-weekly Pub Group for Over 18s:** A relaxed, inclusive setting for socialising, fostering a sense of belonging and community among our adult members.



Fostering Community and Making Memories

Charitable contributions make it possible for us to host events that bring people together, creating lasting memories and strong community relationships. These events include:

- **Theatre Trips and Discos:** Providing entertainment and cultural experiences, these outings are opportunities for members to enjoy the arts and socialise in a vibrant, inclusive atmosphere.
- **BBQs and Spiritual Masses:** Events that unite families and members in fellowship, nurturing a sense of community and shared experience.
- **Short Trips and Holidays:** Offering a change of scenery and a chance for adventure, these trips are essential for mental well-being and social bonding.
- **Advocacy Services:** Providing direct advocacy services and support to members in need, ensuring their voices are heard and needs represented.



Donations empower us to offer these activities, providing lifelines that promote independence, create a sense of belonging, and help us maintain a supportive community.



Charity Name: 'CFDN			Charity No (if any)	263075
Annual accounts for the period				
Period start date	01/04/2024	To	Period end date	31/03/2025

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Restricted			Total funds	Prior year funds
		Unrestricted funds	income funds	Endowment funds		
		£	£	£	£	£
		F01	F02	F03	F04	F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	4,212	23,323	-	27,535	9,915
Charitable activities	S02	6,436	-	-	6,436	1,796
Other trading activities	S03	-	-	-	-	-
Investments	S04	6,584	-	-	6,584	6,191
Separate material item of income	S05	-	-	-	-	-
Other- Subscription	S06	67	-	-	67	663
Total	S07	17,299	23,323	-	40,622	18,565
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	2,037	-	-	2,037	541
Charitable activities	S09	4,088	18,132	-	22,220	23,706
Separate material item of expense	S10	66,389	-	-	66,389	52,249
Other	S11	4,685	-	-	4,685	2,096
Total	S12	77,199	18,132	-	95,331	78,592
Net income/(expenditure) before investment gains/(losses)	S13	- 59,900	5,191	-	- 54,709	- 60,027
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	- 59,900	5,191	-	- 54,709	- 60,027
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	- 59,900	5,191	-	- 54,709	- 60,027
Reconciliation of funds:						
Total funds brought forward	S21	762,004	-	-	762,004	822,031
Total funds carried forward	S22	702,104	5,191	-	707,296	762,004

Section B

Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	-	-	-	-	-
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	-	-	-	-	-
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	-	-	-	-	-
Investments	(Note 17.4)	B08	532,955	-	-	532,955	126,679
Cash at bank and in hand	(Note 24)	B09	174,656	-	-	174,656	636,283
Total current assets		B10	707,611	-	-	707,611	762,962
Creditors: amounts falling due within one year	(Note 20)	B11	315	-	-	315	958
Net current assets/(liabilities)		B12	707,296	-	-	707,296	762,004
Total assets less current liabilities		B13	707,296	-	-	707,296	762,004
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	707,296	-	-	707,296	762,004
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	5,191	-	5,191	-
Unrestricted funds		B19	702,104	-	-	702,104	762,004
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	702,104	5,191	-	707,296	762,004

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Mrs Teresa Mchale	01/10/2025

Other information:

Analysis of expenditure on charitable activities

Category	Expenditure (£)	Income (£)	Net Movement (£)
Activity – Day Trips (Set 1)	925	0	-925
Activity – Disco/BBQ/Parties (Set 1)	930.17	0	-930.17
Activity – Saturday Centre	322.91	0	-322.91
Activity – Advocacy	13,242.75	19,323.00	6,080.25
Activity – Day Trips (Set 2)	2,188.95	175	-2,013.95
Activity – Disco/BBQ/Parties (Set 2)	2,308.86	270	-2,038.86
Activity – Faith/Pastoral	6,619.78	0	-6,619.78
Activity – Holidays	0	2,250.00	2,250.00
Activity – Physical/Swim/Adventure	3,639.63	0	-3,639.63
Activity – Pub Group	753.26	0	-753.26
Activity – Saturday Centre (Welfare)	37.38	0	-37.38
Activity – Wednesday Club	4,889.00	0	-4,889.00
Fundraising – General Donation/Subs (1)	0	714	714
Fundraising – Event	1,485.96	3,995.67	2,509.71
Fundraising – General Donation/Subs (2)	0	367.09	367.09
Fundraising – Online	652.64	1,368.62	715.98
Fundraising – Other 1	0	4,180.00	4,180.00
Fundraising – Other 2	0	700	700
Fundraising – Sales	0	694	694
General Costs – Bank Charges	21.04	0	-21.04

Prior year expenditure on charitable activities can be analysed as follows:

Not applicable

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not applicable

Note 24 Cash at bank and in hand**Bank Accounts**

Lloyds Bank- Havering Group	
Barclays Bank- Wanstead Group	
HSBC Bank Account - Executive Group	
HSBC Bank Account - Illford Group	
HSBC Money Manager Account - Executive Group	
Paypal Holding Account- Executive	
Wix Website Holding Account- Executive	

Investment Accounts

C.O.I.F Deposit Account-Illford	
C.O.I.F Deposit Account - Executive Acct	
Close Brother Investment Account	

Total

This year	Last year
£	£
9,969	12,080
35,413	37,476
108,615	570,781
4,404	-
16,118	15,809
98	98
39	38
-	-
6,368	6,068
126,586	120,611
400,000	-
707,610	762,962

Contact Us



To get in contact:

If you would like to find out more about our charity and its work or membership, please visit:

Website: www.cfdn.org.uk

Email: info@cfdn.org.uk



Local Group Support

We have several groups across Essex and East London, all of whom have a great deal of experience in supporting members, running events and signposting people to the right place. If you have any questions or need some support, please email us at info@cfdn.org.uk. Alternatively, contact the groups directly at:

Wanstead & Woodford: wwgroup@cfdn.org.uk

Ilford: ilfordgroup@cfdn.org.uk

Havering: haveringgroup@cfdn.org.uk

Or contact our Disability Advocate on:

Email: advocate@cfdn.org.uk

Mobile: 07935 699 868

THANK YOU!



Charity Name: CFDN			Charity No (if any)	263075
Annual accounts for the period				
Period start date	01/04/2024	To	Period end date	31/03/2025

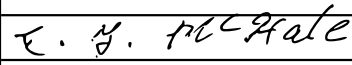
Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	4,212	23,323	-	27,535	9,915
Charitable activities	S02	6,436	-	-	6,436	1,796
Other trading activities	S03	-	-	-	-	-
Investments	S04	6,584	-	-	6,584	6,191
Separate material item of income	S05	-	-	-	-	-
Other- Subscription	S06	67	-	-	67	663
Total	S07	17,299	23,323	-	40,622	18,565
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	2,037	-	-	2,037	541
Charitable activities	S09	4,088	18,132	-	22,220	23,706
Separate material item of expense	S10	66,389	-	-	66,389	52,249
Other	S11	4,685	-	-	4,685	2,096
Total	S12	77,199	18,132	-	95,331	78,592
Net income/(expenditure) before investment gains/(losses)	S13	- 59,900	5,191	-	- 54,709	- 60,027
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	- 59,900	5,191	-	- 54,709	- 60,027
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	- 59,900	5,191	-	- 54,709	- 60,027
Reconciliation of funds:						
Total funds brought forward	S21	762,004	-	-	762,004	822,031
Total funds carried forward	S22	702,104	5,191	-	707,296	762,004

Section B Balance sheet

		Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	-	-	-	-	-
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	-	-	-	-	-
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	-	-	-	-	-
Investments	(Note 17.4)	B08	532,955	-	-	532,955	126,679
Cash at bank and in hand	(Note 24)	B09	174,656	-	-	174,656	636,283
Total current assets		B10	707,611	-	-	707,611	762,962
Creditors: amounts falling due within one year							
	(Note 20)	B11	315	-	-	315	958
Net current assets/(liabilities)		B12	707,296	-	-	707,296	762,004
Total assets less current liabilities		B13	707,296	-	-	707,296	762,004
Creditors: amounts falling due after one year							
	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	707,296	-	-	707,296	762,004
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	5,191	-	5,191	-
Unrestricted funds		B19	702,104	-	-	702,104	762,004
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	702,104	5,191	-	707,296	762,004

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	Mrs Teresa Mchale	01/10/2025

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

Yes

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

Not applicable

Disclosure of any uncertainties that make the going concern assumption doubtful;

Not applicable

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

Not applicable

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

(i) the nature of the change in accounting policy;	Not applicable
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	Not applicable

<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	Not applicable
--	-----------------------

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of any changes;</i>	Not applicable
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	Not applicable
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	Not applicable

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of the prior period error;</i>	Not applicable
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	Not applicable
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	Not applicable

Note 3 Analysis of income

Analysis		Unrestricted	Restricted	Endowment	Total funds	Prior year
		funds	income funds	funds	£	£
Donations and legacies:	Donations and gifts	4,212	-	-	4,212	9,915
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities		23,323	-	23,323	
	Membership subscriptions and sponsorships which are in substance donations	67	-	-	67	663
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total	4,279	23,323	-	27,602	10,578	
Charitable activities:	Christmas Cards & Ticket Sales	5,968	-	-	5,968	1,796
	Sales of Goods & Services	468	-	-	468	-
	Total	6,436	-	-	6,436	1,796
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Income from investments:	Interest income	300	-	-	300	318
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Investment Fund Accounts (COIF)	6,284	-	-	6,284	5,873
	Total	6,584	-	-	6,584	6,191
Separate material item of income:	Income from Sale of Land	-	-	-	-	-
	Land Rental Income	-	-	-	-	-
	Income from Vist/Ticket	-	-	-	-	-
	Trip Income	-	-	-	-	-
Total	-	-	-	-	-	
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other-Interest Income	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME	17,299	23,323	-	40,622	18,565	

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

Not applicable

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Not applicable

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not applicable

Note 4 Analysis of receipts of government grants

	Description	This year £	Last year £
Government grant 1	Income from Government Grants	-	-
Government grant 2		-	-
Government grant 3		-	-
Other		-	-
	Total	-	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Not Applicable

Please give details of other forms of government assistance from which the charity has directly benefited.

Not Applicable

Note 6

Analysis of expenditure

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Expenditure on raising funds:	Incurring seeking donations	1,969	-	-	1,969	541
	Incurring seeking legacies	-	-	-	-	-
	Incurring seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events					
	Fundraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	68	-	-	68	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	-
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	
	Total expenditure on raising funds	2,037	-	-	2,037	541
Expenditure on charitable activities	The expenses associated with the charitable mission, aimed at addressing the spiritual, material, and social needs of disabled individuals, with a particular focus on the Diocese of Brentwood, and fostering their overall well-being through voluntary personal service, charitable contributions, and the establishment of supportive facilities."	4,088	18,132	-	22,220	23,591
	Total expenditure on charitable activities	4,088	18,132	-	22,220	23,591
Separate material item of expense		-	-	-	-	-
	Salaries	66,389	-	-	66,389	52,249
		-	-	-	-	-
	Total	66,389	-	-	66,389	52,249
Other	Charity Accounting Fees	190	-	-	190	191
	Insurance Expense	792	-	-	792	963
	Office Supplies & Printing	785	-	-	785	722
	Other Misc Expense	2,918	-	-	2,918	335
	Total other expenditure	4,685	-	-	4,685	2,212
TOTAL EXPENDITURE	77,199	18,132	-	95,331	78,592	

Other information:

Analysis of expenditure on charitable activities

Category	Expenditure (£)	Income (£)	Net Movement (£)
Activity – Day Trips (Set 1)	925	0	-925
Activity – Disco/BBQ/Parties (Set 1)	930.17	0	-930.17
Activity – Saturday Centre	322.91	0	-322.91
Activity – Advocacy	13,242.75	19,323.00	6,080.25
Activity – Day Trips (Set 2)	2,188.95	175	-2,013.95
Activity – Disco/BBQ/Parties (Set 2)	2,308.86	270	-2,038.86
Activity – Faith/Pastoral	6,619.78	0	-6,619.78
Activity – Holidays	0	2,250.00	2,250.00
Activity – Physical/Swim/Adventure	3,639.63	0	-3,639.63
Activity – Pub Group	753.26	0	-753.26
Activity – Saturday Centre (Welfare)	37.38	0	-37.38
Activity – Wednesday Club	4,889.00	0	-4,889.00
Fundraising – General Donation/Subs (1)	0	714	714
Fundraising – Event	1,485.96	3,995.67	2,509.71
Fundraising – General Donation/Subs (2)	0	367.09	367.09
Fundraising – Online	652.64	1,368.62	715.98
Fundraising – Other 1	0	4,180.00	4,180.00
Fundraising – Other 2	0	700	700
Fundraising – Sales	0	694	694
General Costs – Bank Charges	21.04	0	-21.04

Prior year expenditure on charitable activities can be analysed as follows:

Not applicable

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not applicable

Section C**Notes to the accounts****Note 10** Details of certain items of expenditure**10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
-	-
-	-
-	-
190.00	191.00

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	66,389	52,249
Social security costs	110	-
Pension costs (defined contribution scheme)	758	
Other employee benefits	-	-
Total staff costs	67,257	52,249

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

N/A

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

N/A

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	1	-
Governance	1	1
Other	-	-
Total	2	1

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

N/A

Please state the legal authority or reason for making the payment

N/A

Please state the amount of the payment (or value of any waiver of a right to an asset)

N/A

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

N/A

The nature of the payment (cash, asset etc.)

N/A

The extent of redundancy funding at the balance sheet date

N/A

Please state the accounting policy for any redundancy or termination payments

N/A

Section C**Notes to the accounts****(cont)****Note 19 Debtors and prepayments**

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors
Prepayments and accrued income
Other debtors

Total

This year £	Last year £
-	-
-	-
-	-
-	-

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors
Prepayments and accrued income
Other debtors

This year £	Last year £
-	-
-	-
-	-
-	-
Total -	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	-	-	-	-
Taxation and social security	-	-	-	-
Other creditors	315	958	-	-
Total	315	958	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period	
Amounts added in current period	
Amounts released to income from previous periods	
Balance at the end of the reporting period	

This year £	Last year £
-	-
-	-
-	-
-	-

Note 24 Cash at bank and in hand**Bank Accounts**

Lloyds Bank- Havering Group
 Barclays Bank- Wanstead Group
 HSBC Bank Account - Executive Group
 HSBC Bank Account - Ilford Group
 HSBC Money Manager Account - Executive Group
 Paypal Holding Account- Executive
 Wix Website Holding Account- Executive

Investment Accounts

C.O.I.F Deposit Account-Ilford
 C.O.I.F Deposit Account - Executive Acct
 Close Brother Investment Account

Total

This year	Last year
£	£
9,969	12,080
35,413	37,476
108,615	570,781
4,404	-
16,118	15,809
98	98
39	38
-	-
6,368	6,068
126,586	120,611
400,000	-
707,610	762,962

Section C

Notes to the accounts

(cont)

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Donations & Gifts	R	The Restricted funds represents the funds of the charity which are designated for the particular purpose.	-	23,323	18,132	-	-	5,191
Donations & Gifts	UR	The Unrestricted funds represents the free funds of the charity which are not designated for the particular purpose.	762,004	17,299	-	-	-	779,303
Charitable Activities/Projects	UR	The expenses incurred for charity objective "to provide for the spiritual, material and social needs of disabled people generally but particularly in the diocese of Brentwood and to promote their general welfare by voluntary personal service and charitable gifts and the provision of facilities for their care and benefit generally"	-	-	77,199	-	-	77,199
Other funds	N/a	N/a	-	-	-	-	-	-
		Total Funds	762,004	40,622	95,331	-	-	707,296

Note 28**Transactions with trustees and related parties**

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

N/A

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

--

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other benefits were paid. Where an ex gratia payment has been made to a

N/A

12.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-

Phone	-	-
	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses

--	--

12.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

N/A

For any related party, please provide details of any guarantees given or received.

N/A

Last year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide

N/A

For any related party, please provide details of any

N/A

Note 29**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

The Catholic Fellowship Brentwood Diocese is dedicated to delivering comprehensive services to individuals with disabilities and their families within the Catholic Diocese and the Brentwood area, encompassing Essex and East London. Our organization operates through four distinct groups:

- 1) **The Executive Committee:** This vital committee ensures that our services align with our charity's constitution. The Trustees provide oversight, support, and decision-making. Each sub-group shares its charitable initiatives with this committee. The Executive Committee also actively engages in its own charitable activities and events.
- 2) **Havering Sub-Group:** The Havering sub-group directly offers charitable services to our members through a range of events, volunteer support, and weekly activities. They are responsible for fundraising activities and have the delegated authority to carry out these activities, as granted by the Executive Committee.
- 3) **Ilford Sub-Group:** The Ilford sub-group provides direct charitable activities and services to members through various events, volunteer support, and activities. They also undertake fundraising initiatives and have the delegated authority to manage their fundraising and charitable programs, as authorized by the Executive Committee.
- 4) **Wanstead & Woodford Sub-Group:** This sub-group offers direct charitable services to members through various events, volunteer support, and bi-weekly activities. Similar to the other sub-groups, they are responsible for their fundraising endeavors and have the delegated authority from the Executive Committee to execute these activities.



Section A Independent Examiner's Report

**Report to the trustees/
members of**

CFDN

**On accounts for the year
ended**

31 March -2025

**Charity no
(if any)**

263075

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Z. Munawar

Date:

10/11/2025

Name:

Zeeshan Munawar (Professional Independent Accountant)

**Relevant professional
qualification(s) or body
(if any):**

Address:

Unit 14 East Shopping Centre 232-236 Green Street, London, E7 8LE

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Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

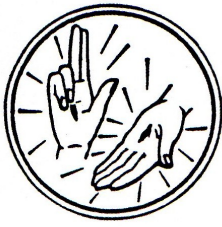
Give here brief details of any items that the examiner wishes to disclose.

Not Applicable

CFDN

England & Wales - Charity number 263075

Accounts



Trustees Annual Report

Year End March 2022

The Catholic Fellowship Brentwood Diocese

“Supporting individuals with disabilities and their families”

Registered Charity No: 263075

Executive Chair: Rev Bob Hamill

Patron: Allan Williams, The Bishop of Brentwood



The Catholic Fellowship Brentwood Diocese

“Supporting individuals with disabilities and their families”

Catholic Fellowship Brentwood Diocese Charity
Registered Charity No: 263075
Chair: Rev Bob Hamill
Patron: Allan Williams, The Bishop of Brentwood

Trustees' Annual Report

Objectives & Activities

The Catholic Fellowship Brentwood Diocese is dedicated to providing opportunities for people with disabilities and their families to access an inclusive and supportive network. Our mission is to promote the social, material, psychological, and spiritual needs of individuals with disabilities. We strive to create a friendly and supportive community where everyone feels included and valued whilst supporting family members of those living with disabilities.

Throughout the year, the Catholic Fellowship Brentwood Diocese has been significantly impacted by the COVID-19 Pandemic due to the government guidance and restrictions across the UK. The Pandemic has restricted the charities ability to provide its direct face to face services and activities to its members, however, groups across the charity should be congratulated on their ability to maintain contact with members promoting emotional and spiritual wellbeing.

All groups throughout 2021-2022 stopped any face to face activity which resulted in a considerable decrease in overall expenditure however, towards the end of the year carried out some activities where restrictions allowed. The charity maintained its receipt of charitable donations and remained in a positive financial position with the final payments from the land sale received.

The Executive Committee and Trustees of the charity pay their respects to those who have been affected by and sadly lost loved ones during the Pandemic whilst also recognising the impacts the pandemic has had on people's lives.

The Trustees of the charity recognise that without the support of our volunteers, the charity would not be able to provide the services and support that it does to our members. We would like to extend our gratitude to all the dedicated volunteers who have contributed their time, energy, care and expertise to the charity and its members.

Our volunteers played a crucial role in supporting families socially and emotionally, organising events and attending committees meetings.

Achievements & Performance

Summary of Main Achievements: Over the past year, the Catholic Fellowship Brentwood Diocese had to adapt and overcome the challenges of COVID-19 in fulfilling our mission and the charitable objectives set out in our constitution.

We were aware that our members are some of the most vulnerable in our society when impacted by a global pandemic for many reasons. These include;

1. risk to health
2. risk to mental wellbeing
3. social isolation
4. sudden change in activities and restriction on people's ability to socialise.

By March 2021 the UK has come out of its 3rd lockdown from the virus and vaccinations were now in their second to third stages. Some areas of restrictions throughout the year started to relax, however, the UK government launched the Winter Plan and the UK saw the rise of the Omicron variant of the virus. The Charity recognised throughout the year that restrictions were very uncertain and the ability of the charity to provide its normal services and meet was restricted.

Due to being in a positive financial position with safe reserves, the charity was not negatively impacted financially by the Pandemic.



The Catholic Fellowship Brentwood Diocese

“Supporting individuals with disabilities and their families”

Catholic Fellowship Brentwood Diocese Charity
Registered Charity No: 263075
Chair: Rev Bob Hamill
Patron: Allan Williams, The Bishop of Brentwood

During 2019, The Catholic Fellowship Brentwood Diocese completed on the sale of the freehold land at Rawreth Lane, Rayleigh, Rochford, Essex following the agreement of Trustees to sell their respective interests in the land owned by them and the two other parties involved including The Brentwood Roman Catholic Diocese Trustee and the Jeanne Marie Gunn Trust. The land was originally gifted to the charity in 1977 by Thomas Gunn of the Jeanne Marie Gunn Trust under its previous name ‘The Catholic Handicapped Fellowship’.

The land was sold as part of a compulsory purchase to allow access rights to a new development adjacent to the land under Details of Charge Code: 006148641141.
Mr Domenico Sidoli of Valans Solicitors (Temple Chambers, 3-7 Temple Avenue, London, EC4) was appointed as the solicitor acting on the charities behalf and was granted authority of the Trustees.

The sale price to The Catholic Fellowship Brentwood Diocese was agreed at £709,650 (15.94% of total land sale value) and was payable over 4 equal instalments, the first payment on completion which fell in the year ending March 2020 on 22nd May 2019. The two final payments for the sale of the land was received during the period of April 2021 – March 2022.

As mentioned in the 2020 and 2021 Trustees Annual Report, due to the sale of land the financial reserves held are higher than previous years and It was felt that this would be held and revisited due to the Pandemic. During the year, the Trustees and its committees suspended many of its meeting for the safety of volunteers and compliance with the legislation, therefore, no plans could be agreed on the increased financial position of the Charity.

The charity's funding primarily came from the sale of the land and donations. The total funds raised from donations amounted to £3,029. Our investment accounts experienced interest income of £3 during this financial period with a year-end total of £118,603. These funds were unrestricted.

Please see the financial statements for further information and clarity on our charitable income and expenditure.

We would like to thank all the generous donors who have contributed to our charity. Their support has been invaluable and we look forward to being able to continue to provide essential services and organise meaningful support, events and a community for our members when restrictions and risks to health subside.

Financial Review

The charities finances remain positive. As demonstrated above, the charities overall financial asset position increased from 2021 – 2022 due to the sale of land and donations. The expenditure of the charity was considerably reduced to previous year as shown below due to the suspension of activities in response to the Pandemic.

The financial position of the charity at year-end 2022 was as follows:

- Starting Total Assets at Year-end 2021: £492,844
- Total Current Assets at Year-end 2022: £846,133
- No stocks held
- Creditors falling due with 12 months: £340
- Investment accounts across the charity: £118,603
- Cash in the banks at year-end 2019: £727,870

Income during 2021-2022:

- Donations and gifts: £3,029



The Catholic Fellowship Brentwood Diocese

“Supporting individuals with disabilities and their families”

Catholic Fellowship Brentwood Diocese Charity
Registered Charity No: 263075
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- Membership subscriptions: £0
- Investment interest: £3
- Separate material income: £352,263
- Other Interest: £1

Total operating expenditure during the period was £2,006, of which £1,627 was directly attributed to charitable activities. A total of £379 was spent on operating costs consisting of services and expenses of accounting and other miscellaneous expenses.

Please see the full years accounts for a further break down, analysis and independent examination of our nominated accountant.

Going Concern and Holding Reserves

The charity is aware that its assets sit at £846,113 of which £118,603 are within Charitable Investment Funds. As part of the charities intention looking at going concern, our investments accounts support the ongoing interest income generated to support the charities operating expenditure.

At year end 2022 the charity holds £727,870 cash in hand across the charity which represents 18.2 times running expenditure. Our holding reserves would normally be held at 2 times our running expenditure however, due to the compulsory sale of land, it was unexpected to receive the income from the sale of the land which payments will be received over the period of the next 12 months. The Charity is committed to planning further ahead to utilise these assets for our members, however, with the ongoing situation of the COVID-19 Pandemic, we are in a position where we will need to hold the funds until further planning and executive meetings can be held.

Statement of Intent

The charity and its Trustees are committed to maintaining transparency and accountability in managing the charity's finances. The financial figures provided above demonstrate our dedication to prudent financial stewardship while ensuring the fulfilment of our charitable objectives. We recognise that this year's reporting has been subject to delays which the charity is working to resolve for future years.

Possible Risk Factors

The charity has and continues to be directly impacted by COVID 19. Due to the current restrictions throughout the year it is not possible to carry out its normal activities to protect the safety of our members, volunteers and comply with the current government guidance and legislation.

The charity sees no risk to the charities financial position, however, does recognised that due to the limited ability to engage with our members we could have difficulty re-engaging members and volunteers after the pandemic.

Looking to the future, we recognise the need to continue to maintain our volunteer levels, expertise and adapt with social impacts on our members. When the charity's Executive Committee is able to reconvene meeting normally, future planning can be completed.

Structure, Governance and Management.

The charity remains to be constituted under a Charitable Constitution adopted in 1970 as amended in October 1998, October 2003 and October 2010. Changed to Trustees are adopted through a Deed of Appointment.

The appointment of Trustees as documented in our constitution remains to be through an Annual General Meeting.



The Catholic Fellowship Brentwood Diocese

"Supporting individuals with disabilities and their families"

Catholic Fellowship Brentwood Diocese Charity
Registered Charity No: 263075
Chair: Rev Bob Hamill
Patron: Allan Williams, The Bishop of Brentwood

The structure of the charity consists of:

4 x Trustees

1 x Executive Committee with 2 representatives from each sub-group

3 x Sub-groups with a Committee including;

- Havering
- Ilford
- Wanstead & Woodford

Due to the increase in sums of money and the demands on the charity to comply with charitable law, legislation and governance, the Executive Committee has discussed the options of employing members of staff to support the longevity of the charity as per our charitable constitution which allows the employment of key experts and staff. This is something that can be revisited after we have assessed the impacts of the pandemic on our charity.

Appointed trustees during reporting period:

On 2nd June 2021, a Deed of Appointment was passed and signed by the Trustees of the charity following the resignation of Susan Fahey as a Trustee. A new appointment was passed to Margaret Todd who would take on the role of Secretary for the Board of Trustees.

The Trustees would like to thank Susan Fahey for her support and voluntary service as a Trustee and welcome her continuation within the charity as a volunteer.

Trustee name	Office (if any)
Fr Bob Hamill	Chairman
Megan Herbert	Treasurer
Margaret Todd	Secretary
Teresa McHale	Trustee

There have been no reported conflicts of interests during this year.
There are no funds held as custodian trustees on behalf of others.
There are no employed staff within the charity.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature: 

Full name: Daniel Ruscoe

Position: Chief Executive Officer

Date: 7th June 2023



Section A Independent Examiner's Report

**Report to the trustees/
members of**

The Catholic Fellowship Brentwood Diocese

**On accounts for the year
ended**

01 April -2021 to 31st March-2022

**Charity no
(if any)**

263075

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2022**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Zeeshan Munawar

Date:

08/06/2023

Name:

Mr. Zeeshan Munawar

**Relevant professional
qualification(s) or body
(if any):**

ACCA

Address:

Green Street

London, E7 8LE

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Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Not Applicable



Charity Name: Catholic Fellowship Brentwood Diocese		Charity No (if any)	263075
Annual accounts for the period			
Period start date	01/04/2021	To	Period end date 31/03/2022

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	3,029	-	-	3,029	5,650
Charitable activities	S02		-	-	-	
Other trading activities	S03		-	-	-	
Investments	S04	3	-		3	56
Separate material item of income	S05	352,263	-	-	352,263	176,733
Other	S06		-	-	-	1
Total	S07	355,295	-	-	355,295	182,440
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	1,627	-	-	1,627	1,638
Separate material item of expense	S10	-	-	-	-	-
Other	S11	379	-	-	379	138
Total	S12	2,006	-	-	2,006	1,776
Net income/(expenditure) before investment gains/(losses)	S13	353,289	-	-	353,289	180,664
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	353,289	-	-	353,289	180,664
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	353,289	-	-	353,289	180,664
Reconciliation of funds:						
Total funds brought forward	S21	492,844	-	-	492,844	312,180
Total funds carried forward	S22	846,133	-	-	846,133	492,844

Section B Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	-	-	-	-	-
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	-	-	-	-	-
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	-	-	-	-	-
Investments	(Note 17.4)	B08	118,603	-	-	118,603	118,600
Cash at bank and in hand	(Note 24)	B09	727,870	-	-	727,870	374,544
Total current assets		B10	846,473	-	-	846,473	493,144
Creditors: amounts falling due within one year	(Note 20)	B11	340	-	-	340	300
Net current assets/(liabilities)		B12	846,133	-	-	846,133	492,844
Total assets less current liabilities		B13	846,133	-	-	846,133	492,844
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	846,133	-	-	846,133	492,844
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	-	-	-	492,844
Unrestricted funds		B19	846,133	-	-	846,133	-
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	846,133	-	-	846,133	492,844

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	FR, BOB HAMILL	06/06/2023

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

Yes

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

<i>Not applicable</i>

Disclosure of any uncertainties that make the going concern assumption doubtful;

<i>Not applicable</i>

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

<i>Not applicable</i>

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

(i) the nature of the change in accounting policy;	Not applicable
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	Not applicable

<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	Not applicable
--	-----------------------

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of any changes;</i>	Not applicable
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	Not applicable
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	Not applicable

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of the prior period error;</i>	Not applicable
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	Not applicable
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	Not applicable

Note 3 Analysis of income

Analysis		Unrestricted	Restricted	Endowment	Total funds	Prior year
		funds	income funds	funds	£	£
Donations and legacies:	Donations and gifts	3,029	-	-	3,029	5,650
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total	3,029	-	-	3,029	5,650	
Charitable activities:		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Income from investments:	Interest income	3	-	-	3	56
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total	3	-	-	3	56	
Separate material item of income:	Income from Sale of Land	352,263	-	-	352,263	176,733
	Land Rental Income	-	-	-	-	-
	Income from Vist/Ticket	-	-	-	-	-
	Trip Income	-	-	-	-	-
Total	352,263	-	-	352,263	176,733	
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other-Interest Income	-	-	-	-	1
Total	-	-	-	-	1	
TOTAL INCOME	355,295	-	-	355,295	182,440	

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

Not applicable

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Not applicable

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not applicable

Note 4

Analysis of receipts of government grants

	Description	This year £	Last year £
Government grant 1	Income from Government Grants	-	-
Government grant 2		-	-
Government grant 3		-	-
Other		-	-
	Total	-	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Not Applicable

Please give details of other forms of government assistance from which the charity has directly benefited.

Not Applicable

Note 6

Analysis of expenditure

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Expenditure on raising funds:	Incurring seeking donations	-	-	-	-	-
	Incurring seeking legacies	-	-	-	-	-
	Incurring seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events					
	Fundraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	-
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	The expenses incurred for charity objective "to provide for the spiritual, material and social needs of disabled people generally but particularly in the diocese of Brentwood and to promote their general welfare by voluntary personal service and charitable gifts and the provision of facilities for their care and benefit generally"					
		1,627	-	-	1,627	1,638
	Total expenditure on charitable activities	1,627	-	-	1,627	1,638
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other	Charity Accounting Fees	40	-	-	40	100
	Insurance Expense	339	-	-	339	-
	Cleaning & Maintenance	-	-	-	-	-
	Other Misc Expense	-	-	-	-	38
	Total other expenditure	379	-	-	379	138
TOTAL EXPENDITURE		2,006	-	-	2,006	1,776

Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1	Subscriptions	30		30	30
Activity 2	Donations			-	
Activity 3	Wanstead & Woodford -Quiz Night	348		348	
Activity 4	Peter Newton Trust			-	
Activity 5	Charitable gifts given to beneficiaries			-	
Activity 6	Saturday Centre-Havering			-	18
Activity 7	Wanstead & Woodford Daycare Event (providing a short period of supportive care to people with disabilities and respite for families)			-	
Activity 8	Christmas Card Sales (Fundraising)	699		699	1,068
Activity 9	Swimming Party-Wanstead & Woodford			-	112
Activity 10	BBQ Family Social Event	550		550	
Activity 11	General Running Costs for Charitable Activities/Events for Members			-	
Activity 12	Charitable Events Food Expenses			-	410
Activity 13	Play Scheme Activities-Wanstead & Woodford			-	
Activity 14	Senior Activities-Wanstead & Woodford			-	
Activity 15	Parties,Outing & Birthdays - Illford			-	
Activity 16	Charitable Activities- Havering Group			-	
Total		1,627	-	1,627	1,638

Prior year expenditure on charitable activities can be analysed as follows:

Not applicable

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not applicable

Section C**Notes to the accounts****Note 10** Details of certain items of expenditure**10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
40.00	-
-	-
-	-
-	-

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	-	-
Social security costs	-	-
Pension costs (defined contribution scheme)		
Other employee benefits	-	-
Total staff costs	-	-

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

N/A

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

N/A

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	-	-
Total	-	-

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

N/A

Please state the legal authority or reason for making the payment

N/A

Please state the amount of the payment (or value of any waiver of a right to an asset)

N/A

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

N/A

The nature of the payment (cash, asset etc.)

N/A

The extent of redundancy funding at the balance sheet date

N/A

Please state the accounting policy for any redundancy or termination payments

N/A

Section C**Notes to the accounts****(cont)****Note 19 Debtors and prepayments**

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors
Prepayments and accrued income
Other debtors

Total

This year £	Last year £
-	-
-	-
-	-
-	-

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors
Prepayments and accrued income
Other debtors

Total

This year £	Last year £
-	-
-	-
-	-
-	-
-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	-	-	-	-
Taxation and social security	-	-	-	-
Other creditors	340	300	-	-
Total	340	300	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period	
Amounts added in current period	
Amounts released to income from previous periods	
Balance at the end of the reporting period	

This year £	Last year £
-	-
-	-
-	-
-	-

Note 24 Cash at bank and in hand**Bank Accounts**

Current Account- Havering Group

Current Account- Wanstead Group

Deposit Account- Wanstead Group

Current Account- Ilford Group

HSBC Bank Account - Executive Group

HSBC Money Manager Account - Executive Group

Investment Accounts

C.O.I.F Deposit Account

C.O.I.F Deposit Account - Executive Acct

C.O.I.F Deposit Account - Thomas Moore Acct

Other**Total**

This year	Last year
£	£
15,730	14,730
46,379	46,595
-	-
4,398	4,398
645,925	293,383
15,438	15,438
5,686	5,683
112,917	112,917
846,473	493,144

Section C

Notes to the accounts

(cont)

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Donations & Gifts	UR	The Unrestricted funds represents the free funds of the charity which are not designated for the particular purpose.	492,844	355,295	-	-	-	848,139
Charitable Activities/Projects	UR	The expenses incurred for charity objective "to provide for the spiritual, material and social needs of disabled people generally but particularly in the diocese of Brentwood and to promote their general welfare by voluntary personal service and charitable gifts and the provision of facilities for their care and benefit generally"		-	2,006	-	-	2,006
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			492,844	355,295	- 2,006	-	-	846,133

Note 29**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

The Catholic Fellowship Brentwood Diocese provides services to people with disabilities and their families across the Catholic Diocese and Brentwood (Essex and East London) and is broken down into 4 main groups.

1) The Executive Committee - The executive committee ensures that the services provided to our members meet our charity's constitution and whereby the Trustees oversee, support and make decisions. Each sub-committee otherwise referred to as 'sub-group' share its charitable activities with this committee.

The executive also carries out their own charitable activities and events.

2) Havering Sub-Group - The Havering sub-group provides direct charitable activities and services to members through various charitable events, volunteer support, and weekly activities. They undertake fundraising activities and have delegated authority from the Executive to carry out their fundraising and charitable activities.

3) Ilford Sub-Group - The Ilford sub-group provides direct charitable activities and services to members through various charitable events, volunteer support, and activities. They undertake fundraising activities and have delegated authority from the Executive to carry out their fundraising and charitable activities.

4) Wanstead & Woodford Sub-Group - The havering sub-group provides direct charitable activities and services to members through various charitable events, volunteer support, and bi-weekly activities. They undertake fundraising activities and have delegated authority from the Executive to carry out their fundraising and charitable activities.

CFDN

England & Wales - Charity number 263075

Accounts



Trustees Annual Report

Year End March 2021

The Catholic Fellowship Brentwood Diocese

“Supporting individuals with disabilities and their families”

Registered Charity No: 263075

Executive Chair: Rev Bob Hamill

Patron: Allan Williams, The Bishop of Brentwood



The Catholic Fellowship Brentwood Diocese

“Supporting individuals with disabilities and their families”

Catholic Fellowship Brentwood Diocese Charity
Registered Charity No: 263075
Chair: Rev Bob Hamill
Patron: Allan Williams, The Bishop of Brentwood

Trustees' Annual Report

Objectives & Activities

The Catholic Fellowship Brentwood Diocese is dedicated to providing opportunities for people with disabilities and their families to access an inclusive and supportive network. Our mission is to promote the social, material, psychological, and spiritual needs of individuals with disabilities. We strive to create a friendly and supportive community where everyone feels included and valued whilst supporting family members of those living with disabilities.

Throughout the year, the Catholic Fellowship Brentwood Diocese has been significantly impacted by the COVID-19 Pandemic due to the government guidance and restrictions across the UK. The Pandemic has restricted the charities ability to provide its direct face to face services and activities to its members, however, groups across the charity should be congratulated on their ability to maintain contact with members promoting emotional and spiritual wellbeing.

All groups throughout 2020-2021 stopped any face to face activity which resulted in a considerable decrease in overall expenditure. The charity maintained in receipt of charitable donations and remained in a positive financial position.

The Executive Committee and Trustees of the charity pay their respects to those who have been affected by and sadly lost loved ones during the Pandemic.

The Trustees of the charity recognise that without the support of our volunteers, the charity would not be able to provide the services and support that it does to our members. We would like to extend our gratitude to all the dedicated volunteers who have contributed their time, energy, care and expertise to the charity and its members.

Our volunteers played a crucial role in supporting families socially and emotionally, organising events and attending committees meetings.

Achievements & Performance

Summary of Main Achievements: Over the past year, the Catholic Fellowship Brentwood Diocese had to adapt and overcome the challenges of COVID-19 in fulfilling our mission and the charitable objectives set out in our constitution.

We were aware that our members are some of the most vulnerable in our society when impacted by a global pandemic for many reasons. These include;

1. risk to health
2. risk to mental wellbeing
3. social isolation
4. sudden change in activities and restriction on people's ability to socialise.

In January 2020 we saw the impacts of COVID across the globe and it soon became apparent that 2020 was going to be a very difficult year for our charity, its members and volunteers. From March 2020 UK lockdowns started and the decision was taken to restrict face to face activities from the government guidance and subsequent changes in law. However, this raised further question of how we would support our members through 2020.

Due to being in a positive financial position with safe reserves, the charity was not negatively impacted financially by the Pandemic.



The Catholic Fellowship Brentwood Diocese

“Supporting individuals with disabilities and their families”

Catholic Fellowship Brentwood Diocese Charity
Registered Charity No: 263075
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During 2019, The Catholic Fellowship Brentwood Diocese completed on the sale of the freehold land at Rawreth Lane, Rayleigh, Rochford, Essex following the agreement of Trustees to sell their respective interests in the land owned by them and the two other parties involved including The Brentwood Roman Catholic Diocese Trustee and the Jeanne Marie Gunn Trust. The land was originally gifted to the charity in 1977 by Thomas Gunn of the Jeanne Marie Gunn Trust under its previous name ‘The Catholic Handicapped Fellowship’.

The land was sold as part of a compulsory purchase to allow access rights to a new development adjacent to the land under Details of Charge Code: 006148641141. Mr Domenico Sidoli of Valans Solicitors (Temple Chambers, 3-7 Temple Avenue, London, EC4) was appointed as the solicitor acting on the charities behalf and was granted authority of the Trustees.

The sale price to The Catholic Fellowship Brentwood Diocese was agreed at £709,650 (15.94% of total land sale value) and was payable over 4 equal instalments, the first payment on completion which fell in the year ending March 2020 on 22nd May 2019. A second payment was received during the financial period ending March 2021 of £176,733.

As mentioned in the 2020 Trustees Annual Report, due to the sale of land the financial reserves held are higher than previous years and it was felt that this would be held and revisited due to the Pandemic. During the year, the Trustees and its committees suspended many of its meetings for the safety of volunteers and compliance with the legislation, therefore, no plans could be agreed on the increased financial position of the Charity.

The charity's funding primarily came from the sale of the land, donations, investment interest, and other trading activities.

The total funds raised from donations amounted to £5,650. Our investment accounts experienced interest income of £56 during this financial period with a year-end total of £118,600. These funds were unrestricted.

Please see the financial statements for further information and clarity on our charitable income and expenditure.

We would like to thank all the generous donors who have contributed to our charity. Their support has been invaluable and we look forward to being able to continue to provide essential services and organise meaningful support, events and a community for our members when restrictions and risks to health subside.

Financial Review

The charities finances remain positive. As demonstrated above, the charities overall financial asset position increased from 2020 – 2021 due to the sale of land and donations. The expenditure of the charity was considerably reduced to previous year as shown below due to the suspension of activities in response to the Pandemic.

The financial position of the charity at year-end 2021 was as follows:

- Starting Total Assets at Year-end 2020: £312,180
- Total Current Assets at Year-end 2021: £492,844
- No stocks held
- Creditors falling due with 12 months: £300
- Investment accounts across the charity: £118,600
- Cash in the banks at year-end 2019: £312,180



The Catholic Fellowship Brentwood Diocese

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Income during 2020-2021:

- Donations and gifts: £5650
- Membership subscriptions: £0
- Investment interest: £56
- Separate material income: £176,733
- Other Interest: £1

Total operating expenditure during the period was £1,776, of which £1,638 was directly attributed to charitable activities. A total of £138 was spent on operating costs consisting of services and expenses of accounting and other miscellaneous expenses.

Please see the full years accounts for a further break down, analysis and independent examination of our nominated accountant.

Going Concern and Holding Reserves

The charity is aware that its assets sit at £494,844 of which £118,600 are within Charitable Investment Funds. As part of the charities intention looking at going concern, our investments accounts support the ongoing interest income generated to support the charities operating expenditure.

At year end 2021 the charity holds £493,144 cash in hand which represents 13.3 times running expenditure. Our holding reserves would normally be held at 2 times our running expenditure however, due to the compulsory sale of land, it was unexpected to receive the income from the sale of the land which payments will be received over the period of the next 12 months. The Charity is committed to planning further ahead to utilise these assets for our members, however, with the ongoing situation of the COVID-19 Pandemic, we are in a position where we will need to hold the funds until further planning and executive meetings can be held.

Statement of Intent

The charity and its Trustees are committed to maintaining transparency and accountability in managing the charity's finances. The financial figures provided above demonstrate our dedication to prudent financial stewardship while ensuring the fulfilment of our charitable objectives. We recognise that this year's reporting has been subject to delays which the charity is working to resolve for future years.

Possible Risk Factors

The charity has and continues to be directly impacted by COVID 19. Due to the current restrictions throughout the year it is not possible to carry out its normal activities to protect the safety of our members, volunteers and comply with the current government guidance and legislation.

The charity sees no risk to the charities financial position, however, does recognised that due to the limited ability to engage with our members we could have difficulty re-engaging members and volunteers after the pandemic.

Looking to the future, we recognise the need to continue to maintain our volunteer levels, expertise and adapt with social impacts on our members. When the charity's Executive Committee is able to reconvene meeting normally, future planning can be completed.

Structure, Governance and Management.

The charity remains to be constituted under a Charitable Constitution adopted in 1970 as amended in October 1998, October 2003 and October 2010. Changed to Trustees are adopted through a Deed of Appointment.



The Catholic Fellowship Brentwood Diocese
"Supporting individuals with disabilities and their families"

Catholic Fellowship Brentwood Diocese Charity
Registered Charity No: 263075
Chair: Rev Bob Hamill
Patron: Allan Williams, The Bishop of Brentwood

The appointment of Trustees as documented in our constitution remains to be through an Annual General Meeting.

The structure of the charity consists of:

4 x Trustees

1 x Executive Committee with 2 representatives from each sub-group

3 x Sub-groups with a Committee including;

- Havering
- Ilford
- Wanstead & Woodford

Due to the increase in sums of money and the demands on the charity to comply with charitable law, legislation and governance, the Executive Committee has discussed the options of employing members of staff to support the longevity of the charity as per our charitable constitution which allows the employment of key experts and staff. This is something that can be revisited after we have assessed the impacts of the pandemic on our charity.

Appointed trustees during reporting period:

Trustee name	Office (if any)
Fr Bob Hamill	Chairman
Megan Herbert	Treasurer
Susan Fahey	Trustee
Teresa McHale	Trustee

There have been no reported conflicts of interests during this year.
There are no funds held as custodian trustees on behalf of others.
There are no employed staff within the charity.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature:

Full name: Daniel Ruscoe

Position: Chief Executive Officer

Date: 7th June 2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Catholic Fellowship Brentwood Diocese

**On accounts for the year
ended**

01 April -2020 to 31st March-2021

**Charity no
(if any)**

263075

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2021**.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Zeeshan Munawar

Date:

08/06/2023

Name:

Mr. Zeeshan Munawar

**Relevant professional
qualification(s) or body
(if any):**

ACCA

Address:

Green Street

London, E7 8LE

Empty rectangular box at the top of the page.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Not Applicable



Charity Name: Catholic Fellowship Brentwood Diocese		Charity No (if any)	263075
Annual accounts for the period			
Period start date	01/04/2020	To	Period end date 31/03/2021

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	5,650	-	-	5,650	9,119
Charitable activities	S02		-	-	-	
Other trading activities	S03		-	-	-	
Investments	S04	56	-		56	767
Separate material item of income	S05	176,733	-	-	176,733	135,941
Other	S06	1	-	-	1	938
Total	S07	182,440	-	-	182,440	146,765
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	2,259
Charitable activities	S09	1,638	-	-	1,638	34,107
Separate material item of expense	S10	-	-	-	-	-
Other	S11	138	-	-	138	769
Total	S12	1,776	-	-	1,776	37,135
Net income/(expenditure) before investment gains/(losses)	S13	180,664	-	-	180,664	109,630
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	180,664	-	-	180,664	109,630
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	180,664	-	-	180,664	109,630
Reconciliation of funds:						
Total funds brought forward	S21	312,180	-	-	312,180	202,550
Total funds carried forward	S22	492,844	-	-	492,844	312,180

Section B Balance sheet

		Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	-	-	-	-	-
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	-	-	-	-	-
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	-	-	-	-	-
Investments	(Note 17.4)	B08	118,600	-	-	118,600	118,544
Cash at bank and in hand	(Note 24)	B09	374,544	-	-	374,544	193,836
Total current assets		B10	493,144	-	-	493,144	312,380
Creditors: amounts falling due within one year							
	(Note 20)	B11	300	-	-	300	200
Net current assets/(liabilities)		B12	492,844	-	-	492,844	312,180
Total assets less current liabilities		B13	492,844	-	-	492,844	312,180
Creditors: amounts falling due after one year							
	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	492,844	-	-	492,844	312,180
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	-	-	-	312,180
Unrestricted funds		B19	492,844	-	-	492,844	-
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	492,844	-	-	492,844	312,180

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	FR, BOB HAMILL	06/06/2023

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

✓

 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with*

✓

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

Yes

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

<i>Not applicable</i>

Disclosure of any uncertainties that make the going concern assumption doubtful;

<i>Not applicable</i>

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

<i>Not applicable</i>

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*

✓

No*

* -Tick as appropriate

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	Not applicable
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	Not applicable

<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	Not applicable
--	-----------------------

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of any changes;</i>	Not applicable
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	Not applicable
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	Not applicable

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	<input checked="" type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of the prior period error;</i>	Not applicable
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	Not applicable
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	Not applicable

Note 3 Analysis of income

Analysis		Unrestricted	Restricted	Endowment	Total funds	Prior year
		funds	income funds	funds	£	£
Donations and legacies:	Donations and gifts	5,650	-	-	5,650	9,119
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total	5,650	-	-	5,650	9,119	
Charitable activities:		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Other trading activities:		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Income from investments:	Interest income	56	-	-	56	767
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total	56	-	-	56	767	
Separate material item of income:	Income from Sale of Land	176,733	-	-	176,733	135,941
	Land Rental Income	-	-	-	-	-
	Income from Vist/Ticket	-	-	-	-	-
	Trip Income	-	-	-	-	-
Total	176,733	-	-	176,733	135,941	
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other-Interest Income	1	-	-	1	938
Total	1	-	-	1	938	
TOTAL INCOME	182,440	-	-	182,440	146,765	

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

Not applicable

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Not applicable

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not applicable

Note 4

Analysis of receipts of government grants

	Description	This year £	Last year £
Government grant 1	Income from Government Grants	-	-
Government grant 2		-	-
Government grant 3		-	-
Other		-	-
	Total	-	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Not Applicable

Please give details of other forms of government assistance from which the charity has directly benefited.

Not Applicable

Note 6

Analysis of expenditure

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
	Analysis					
Expenditure on raising funds:	Incurring seeking donations	-	-	-	-	2,259
	Incurring seeking legacies	-	-	-	-	-
	Incurring seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events					
	Fundraising agents					
	Operating charity shops					
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	-
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	
	Total expenditure on raising funds	-	-	-	-	2,259
Expenditure on charitable activities	The expenses incurred for charity objective "to provide for the spiritual, material and social needs of disabled people generally but particularly in the diocese of Brentwood and to promote their general welfare by voluntary personal service and charitable gifts and the provision of facilities for their care and benefit generally"	1,638	-	-	1,638	34,107
	Total expenditure on charitable activities	1,638	-	-	1,638	34,107
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other	Charity Accounting Fees	100	-	-	100	100
	Insurance Expense	-	-	-	-	107
	Cleaning & Maintenance	-	-	-	-	-
	Other Misc Expense	38	-	-	38	562
	Total other expenditure	138	-	-	138	769
TOTAL EXPENDITURE	1,776	-	-	1,776	37,135	

Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1	Subscriptions	30		30	151
Activity 2	Donations			-	780
Activity 3	Wanstead & Woodford Pub Group			-	-
Activity 4	Peter Newton Trust			-	12,488
Activity 5	Charitable gifts given to beneficiaries			-	390
Activity 6	Saturday Centre-Havering	18		18	-
Activity 7	Wanstead & Woodford Daycare Event (providing a short period of supportive care to people with disabilities and respite for families)			-	-
Activity 8	Christmas Card Sales (Fundraising)	1,068		1,068	739
Activity 9	Swimming Party-Wanstead & Woodford	112		112	
Activity 10	BBQ Family Social Event			-	831
Activity 11	General Running Costs for Charitable Activities/Events for Members			-	1,414
Activity 12	Charitable Events Food Expenses	410		410	3,256
Activity 13	Play Scheme Activities-Wanstead & Woodford			-	9,108
Activity 14	Senior Activities-Wanstead & Woodford			-	126
Activity 15	Parties,Outing & Birthdays - Illford			-	3,364
Activity 16	Charitable Activities- Havering Group			-	1,460
Total		1,638	-	1,638	34,107

Prior year expenditure on charitable activities can be analysed as follows:

Not applicable

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not applicable

Section C**Notes to the accounts****Note 10** Details of certain items of expenditure**10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
100.00	-
-	-
-	-
-	-

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	-	-
Social security costs	-	-
Pension costs (defined contribution scheme)		
Other employee benefits	-	-
Total staff costs	-	-

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

N/A

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

N/A

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	-	-
Total	-	-

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

N/A

Please state the legal authority or reason for making the payment

N/A

Please state the amount of the payment (or value of any waiver of a right to an asset)

N/A

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

N/A

The nature of the payment (cash, asset etc.)

N/A

The extent of redundancy funding at the balance sheet date

N/A

Please state the accounting policy for any redundancy or termination payments

N/A

Section C**Notes to the accounts****(cont)****Note 19 Debtors and prepayments**

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors
Prepayments and accrued income
Other debtors

Total

This year £	Last year £
-	-
-	-
-	-
-	-

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors
Prepayments and accrued income
Other debtors

Total

This year £	Last year £
-	-
-	-
-	-
-	-
-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	-	-	-	-
Taxation and social security	-	-	-	-
Other creditors	300	200	-	-
Total	300	200	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Note 24 Cash at bank and in hand**Bank Accounts**

Current Account- Havering Group	
Current Account- Wanstead Group	
Deposit Account- Wanstead Group	
Current Account- Ilford Group	
HSBC Bank Account - Executive Group	
HSBC Money Manager Account - Executive Group	

Investment Accounts

C.O.I.F Deposit Account	
C.O.I.F Deposit Account - Executive Acct	
C.O.I.F Deposit Account - Thomas Moore Acct	

Other**Total**

This year	Last year
£	£
14,730	10,589
46,595	46,470
-	-
4,398	4,398
293,383	116,941
15,438	15,438
5,683	5,676
112,917	112,868
	-
	-
493,144	312,380

Section C

Notes to the accounts

(cont)

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Donations & Gifts	UR	The Unrestricted funds represents the free funds of the charity which are not designated for the particular purpose.	312,180	182,440	-	-	-	494,620
Charitable Activities/Projects	UR	The expenses incurred for charity objective "to provide for the spiritual, material and social needs of disabled people generally but particularly in the diocese of Brentwood and to promote their general welfare by voluntary personal service and charitable gifts and the provision of facilities for their care and benefit generally"		-	- 1,776	-	-	- 1,776
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			312,180	182,440	- 1,776	-	-	492,844

Note 29**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

The Catholic Fellowship Brentwood Diocese provides services to people with disabilities and their families across the Catholic Diocese and Brentwood (Essex and East London) and is broken down into 4 main groups.

1) The Executive Committee - The executive committee ensures that the services provided to our members meet our charity's constitution and whereby the Trustees oversee, support and make decisions. Each sub-committee otherwise referred to as 'sub-group' share its charitable activities with this committee.

The executive also carries out their own charitable activities and events.

2) Havering Sub-Group - The Havering sub-group provides direct charitable activities and services to members through various charitable events, volunteer support, and weekly activities. They undertake fundraising activities and have delegated authority from the Executive to carry out their fundraising and charitable activities.

3) Ilford Sub-Group - The Ilford sub-group provides direct charitable activities and services to members through various charitable events, volunteer support, and activities. They undertake fundraising activities and have delegated authority from the Executive to carry out their fundraising and charitable activities.

4) Wanstead & Woodford Sub-Group - The havering sub-group provides direct charitable activities and services to members through various charitable events, volunteer support, and bi-weekly activities. They undertake fundraising activities and have delegated authority from the Executive to carry out their fundraising and charitable activities.