



**Empowering Disability**  
**Supporting All**



**CFDN**

Empowering Disability, Supporting All

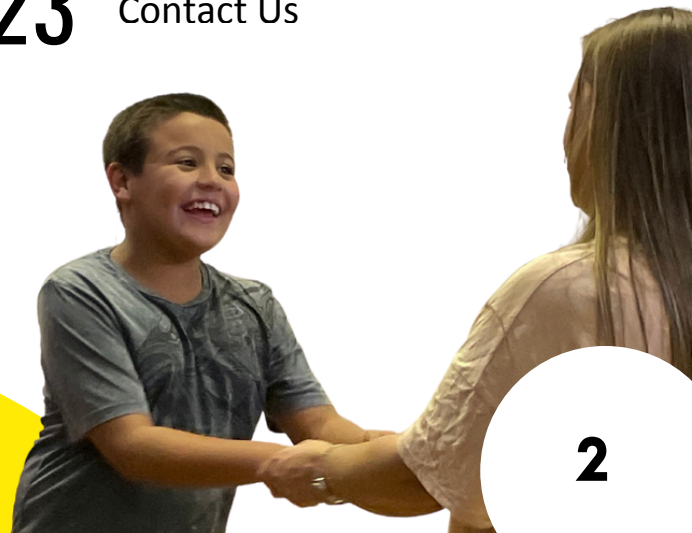
## **Trustees Annual Report & Financial Statement 2025**

Charity No: 263075 | Established in 1962

**[www.cfdn.org.uk](http://www.cfdn.org.uk)**

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## 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".

**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



### 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.



### Fostering Inclusivity

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



### 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.



### 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.



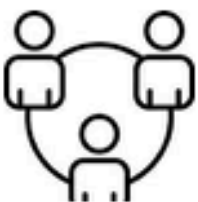
### 1. Volunteers & Human Resources

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<br>- 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.

## **Ilford Group**

The Ilford 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 Ilford 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 Ilford 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 Fernett 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.

Ilford 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 COMMISSION  
FOR ENGLAND AND WALES

|                                |            |    |                        |            |
|--------------------------------|------------|----|------------------------|------------|
| Charity Name: 'CFDN'           |            |    | Charity No<br>(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 |
|---|----------------|--------------------|-------------------------|-----------------|-----------------|------------------|
|   |                | £<br>F01           | £<br>F02                | £<br>F03        | £<br>F04        | £<br>F05         |
| <b>Incoming resources (Note 3)</b>  |                |                    |                         |                 |                 |                  |
| <b>Income and endowments from:</b>  |                |                    |                         |                 |                 |                  |
| 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              |
| <b>Total</b>  | S07            | <b>17,299</b>      | <b>23,323</b>           | <b>-</b>        | <b>40,622</b>   | <b>18,565</b>    |
| <b>Resources expended (Note 6)</b>  |                |                    |                         |                 |                 |                  |
| <b>Expenditure on:</b>  |                |                    |                         |                 |                 |                  |
| 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            |
| <b>Total</b>  | S12            | <b>77,199</b>      | <b>18,132</b>           | <b>-</b>        | <b>95,331</b>   | <b>78,592</b>    |
| <b>Net income/(expenditure) before investment gains/(losses)</b>          |                |                    |                         |                 |                 |                  |
| Net gains/(losses) on investments   | S13            | - 59,900           | 5,191                   | -               | - 54,709        | - 60,027         |
| <b>Net income/(expenditure)</b>   | S14            | -                  | -                       | -               | -               | -                |
| <b>Extraordinary items</b>  | S15            | - 59,900           | 5,191                   | -               | - 54,709        | - 60,027         |
| <b>Transfers between funds</b>  | S16            | -                  | -                       | -               | -               | -                |
| <b>Other recognised gains/(losses):</b>                                   | S17            | -                  | -                       | -               | -               | -                |
| Gains and losses on revaluation of fixed assets for the charity's own use | S18            | -                  | -                       | -               | -               | -                |
| Other gains/(losses)  | S19            | -                  | -                       | -               | -               | -                |
| <b>Net movement in funds</b>  | S20            | <b>- 59,900</b>    | <b>5,191</b>            | <b>-</b>        | <b>- 54,709</b> | <b>- 60,027</b>  |
| <b>Reconciliation of funds:</b>   |                |                    |                         |                 |                 |                  |
| Total funds brought forward   | S21            | 762,004            | -                       | -               | 762,004         | 822,031          |
| <b>Total funds carried forward</b>  | S22            | <b>702,104</b>     | <b>5,191</b>            | <b>-</b>        | <b>707,296</b>  | <b>762,004</b>   |

## Section B

## Balance sheet

|   |             | Guidance Notes | Unrestricted funds<br>£<br>F01 | Restricted income funds<br>£<br>F02 | Endowment funds<br>£<br>F03 | Total this year<br>£<br>F04 | Total last year<br>£<br>F05 |
|---|-------------|----------------|--------------------------------|-------------------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>Fixed assets</b>                                   |             |                |                                |                                     |                             |                             |                             |
| Intangible assets                                     | (Note 15)   | B01            | -                              | -                                   | -                           | -                           | -                           |
| Tangible assets                                       | (Note 14)   | B02            | -                              | -                                   | -                           | -                           | -                           |
| Heritage assets                                       | (Note 16)   | B03            | -                              | -                                   | -                           | -                           | -                           |
| Investments   | (Note 17)   | B04            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total fixed assets</b>                             |             | B05            | -                              | -                                   | -                           | -                           | -                           |
| <b>Current assets</b>                                 |             |                |                                |                                     |                             |                             |                             |
| 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                     |
| <b>Total current assets</b>                           |             | B10            | 707,611                        | -                                   | -                           | 707,611                     | 762,962                     |
| <b>Creditors: amounts falling due within one year</b> |             |                |                                |                                     |                             |                             |                             |
|   | (Note 20)   | B11            | 315                            | -                                   | -                           | 315                         | 958                         |
| <b>Net current assets/(liabilities)</b>               |             | B12            | 707,296                        | -                                   | -                           | 707,296                     | 762,004                     |
| <b>Total assets less current liabilities</b>          |             | B13            | 707,296                        | -                                   | -                           | 707,296                     | 762,004                     |
| <b>Creditors: amounts falling due after one year</b>  |             |                |                                |                                     |                             |                             |                             |
|   | (Note 20)   | B14            | -                              | -                                   | -                           | -                           | -                           |
| <b>Provisions for liabilities</b>                     |             | B15            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total net assets or liabilities</b>                |             | B16            | 707,296                        | -                                   | -                           | 707,296                     | 762,004                     |
| <b>Funds of the Charity</b>                           |             |                |                                |                                     |                             |                             |                             |
| 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            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total funds</b>                                    |             | 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<br>dd/mm/yyyy |
|-----------|-------------------|--------------------------------|
|           | Mrs Teresa Mchale | 01/10/2025                     |
|           |                   |                                |

**Other information:**

**Analysis of expenditure on charitable activities**

| <b>Category</b>                         | <b>Expenditure (£)</b> | <b>Income (£)</b> | <b>Net Movement (£)</b> |
|---|------------------------|-------------------|-------------------------|
| 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         | <b>6,080.25</b>         |
| 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          | <b>2,250.00</b>         |
| 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               | <b>714</b>              |
| Fundraising – Event                     | 1,485.96               | 3,995.67          | <b>2,509.71</b>         |
| Fundraising – General Donation/Subs (2) | 0                      | 367.09            | <b>367.09</b>           |
| Fundraising – Online                    | 652.64                 | 1,368.62          | <b>715.98</b>           |
| Fundraising – Other 1                   | 0                      | 4,180.00          | <b>4,180.00</b>         |
| Fundraising – Other 2                   | 0                      | 700               | <b>700</b>              |
| Fundraising – Sales                     | 0                      | 694               | <b>694</b>              |
| 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 - 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<br>£ | Last year<br>£ |
|----------------|----------------|
| 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        | -              |
| <b>707,610</b> | <b>762,962</b> |

## 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](http://www.cfdn.org.uk)

**Email:** [info@cfdn.org.uk](mailto:info@cfdn.org.uk)



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## 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](mailto:info@cfdn.org.uk). Alternatively, contact the groups directly at:

**Wanstead & Woodford:** [wwgroup@cfdn.org.uk](mailto:wwgroup@cfdn.org.uk)

**Ilford:** [ilfordgroup@cfdn.org.uk](mailto:ilfordgroup@cfdn.org.uk)

**Haverling:** [haverlinggroup@cfdn.org.uk](mailto:haverlinggroup@cfdn.org.uk)

Or contact our Disability Advocate on:

**Email:** [advocate@cfdn.org.uk](mailto:advocate@cfdn.org.uk)

**Mobile:** 07935 699 868

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**THANK YOU!**



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

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

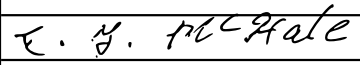
## Section A Statement of financial activities

| Recommended categories by activity  | Guidance Notes | Unrestricted funds<br>£<br>F01 | Restricted income funds<br>£<br>F02 | Endowment funds<br>£<br>F03 | Total funds<br>£<br>F04 | Prior year funds<br>£<br>F05 |
|---|----------------|--------------------------------|-------------------------------------|-----------------------------|-------------------------|------------------------------|
| <b>Incoming resources (Note 3)</b>  |                |                                |                                     |                             |                         |                              |
| <b>Income and endowments from:</b>  |                |                                |                                     |                             |                         |                              |
| 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                          |
| <b>Total</b>  | S07            | <b>17,299</b>                  | <b>23,323</b>                       | <b>-</b>                    | <b>40,622</b>           | <b>18,565</b>                |
| <b>Resources expended (Note 6)</b>  |                |                                |                                     |                             |                         |                              |
| <b>Expenditure on:</b>  |                |                                |                                     |                             |                         |                              |
| 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                        |
| <b>Total</b>  | S12            | <b>77,199</b>                  | <b>18,132</b>                       | <b>-</b>                    | <b>95,331</b>           | <b>78,592</b>                |
| <b>Net income/(expenditure) before investment gains/(losses)</b>          | S13            | - 59,900                       | 5,191                               | -                           | - 54,709                | - 60,027                     |
| Net gains/(losses) on investments   | S14            | -                              | -                                   | -                           | -                       | -                            |
| <b>Net income/(expenditure) Extraordinary items</b>                       | S15            | - 59,900                       | 5,191                               | -                           | - 54,709                | - 60,027                     |
| <b>Transfers between funds</b>  | S16            | -                              | -                                   | -                           | -                       | -                            |
| <b>Other recognised gains/(losses):</b>                                   | S17            | -                              | -                                   | -                           | -                       | -                            |
| Gains and losses on revaluation of fixed assets for the charity's own use | S18            | -                              | -                                   | -                           | -                       | -                            |
| Other gains/(losses)  | S19            | -                              | -                                   | -                           | -                       | -                            |
| <b>Net movement in funds</b>  | S20            | <b>- 59,900</b>                | <b>5,191</b>                        | <b>-</b>                    | <b>- 54,709</b>         | <b>- 60,027</b>              |
| <b>Reconciliation of funds:</b>   |                |                                |                                     |                             |                         |                              |
| Total funds brought forward   | S21            | 762,004                        | -                                   | -                           | 762,004                 | 822,031                      |
| <b>Total funds carried forward</b>  | S22            | <b>702,104</b>                 | <b>5,191</b>                        | <b>-</b>                    | <b>707,296</b>          | <b>762,004</b>               |

## Section B Balance sheet

|   |             | Guidance Notes | Unrestricted funds<br>£<br>F01 | Restricted income funds<br>£<br>F02 | Endowment funds<br>£<br>F03 | Total this year<br>£<br>F04 | Total last year<br>£<br>F05 |
|---|-------------|----------------|--------------------------------|-------------------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>Fixed assets</b>                                   |             |                |                                |                                     |                             |                             |                             |
| Intangible assets                                     | (Note 15)   | B01            | -                              | -                                   | -                           | -                           | -                           |
| Tangible assets                                       | (Note 14)   | B02            | -                              | -                                   | -                           | -                           | -                           |
| Heritage assets                                       | (Note 16)   | B03            | -                              | -                                   | -                           | -                           | -                           |
| Investments   | (Note 17)   | B04            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total fixed assets</b>                             |             | B05            | -                              | -                                   | -                           | -                           | -                           |
| <b>Current assets</b>                                 |             |                |                                |                                     |                             |                             |                             |
| 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                     |
| <b>Total current assets</b>                           |             | B10            | 707,611                        | -                                   | -                           | 707,611                     | 762,962                     |
| <b>Creditors: amounts falling due within one year</b> |             |                |                                |                                     |                             |                             |                             |
|   | (Note 20)   | B11            | 315                            | -                                   | -                           | 315                         | 958                         |
| <b>Net current assets/(liabilities)</b>               |             | B12            | 707,296                        | -                                   | -                           | 707,296                     | 762,004                     |
| <b>Total assets less current liabilities</b>          |             | B13            | 707,296                        | -                                   | -                           | 707,296                     | 762,004                     |
| <b>Creditors: amounts falling due after one year</b>  |             |                |                                |                                     |                             |                             |                             |
|   | (Note 20)   | B14            | -                              | -                                   | -                           | -                           | -                           |
| <b>Provisions for liabilities</b>                     |             | B15            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total net assets or liabilities</b>                |             | B16            | 707,296                        | -                                   | -                           | 707,296                     | 762,004                     |
| <b>Funds of the Charity</b>                           |             |                |                                |                                     |                             |                             |                             |
| 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            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total funds</b>                                    |             | 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<br>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* | ✓ | * -Tick as appropriate |
| No*  |   |                        |

***Please disclose:***

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

|  |                       |
|--|-----------------------|
| <b><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></b> | <b>Not applicable</b> |
|--|-----------------------|

#### 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:**

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

#### 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:**

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

## Section C

## Notes to the accounts

(cont)

## Note 3

## Analysis of income

|                                   |  | Unrestricted funds | Restricted income funds | Endowment funds | Total funds £ | Prior year £ |
|-----------------------------------|--|--------------------|-------------------------|-----------------|---------------|--------------|
| Analysis                          |  |                    |                         |                 |               |              |
| 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<br>£ | Last year<br>£ |
|--------------------|-------------------------------|----------------|----------------|
| Government grant 1 | Income from Government Grants | -              | -              |
| Government grant 2 |                               | -              | -              |
| Government grant 3 |                               | -              | -              |
| Other              |                               | -              | -              |
|                    | <b>Total</b>                  | -              | -              |

*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

## Section C

## Notes to the accounts

(cont)

## Note 6

## Analysis of expenditure

|   |  | Unrestricted<br>funds | Restricted<br>income funds | Endowment<br>funds | Total funds<br>£ | Prior year<br>£ |
|---|--|-----------------------|----------------------------|--------------------|------------------|-----------------|
|   | <b>Analysis</b>  |                       |                            |                    |                  |                 |
| <b>Expenditure on raising funds:</b>        | Incurred seeking donations   | 1,969                 | -                          | -                  | 1,969            | 541             |
|   | Incurred seeking legacies  | -                     | -                          | -                  | -                | -               |
|   | Incurred 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  | -                     | -                          | -                  | -                | -               |
|   | <b>Total expenditure on raising funds</b>  | <b>2,037</b>          | <b>-</b>                   | <b>-</b>           | <b>2,037</b>     | <b>541</b>      |
| <b>Expenditure on charitable activities</b> | 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          |
|   | <b>Total expenditure on charitable activities</b>  | <b>4,088</b>          | <b>18,132</b>              | <b>-</b>           | <b>22,220</b>    | <b>23,591</b>   |
| <b>Separate material item of expense</b>    |  | -                     | -                          | -                  | -                | -               |
|   | Salaries   | 66,389                | -                          | -                  | 66,389           | 52,249          |
|   |  | -                     | -                          | -                  | -                | -               |
|   | <b>Total</b>   | <b>66,389</b>         | <b>-</b>                   | <b>-</b>           | <b>66,389</b>    | <b>52,249</b>   |
| <b>Other</b>                                | 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             |
|   | <b>Total other expenditure</b>   | <b>4,685</b>          | <b>-</b>                   | <b>-</b>           | <b>4,685</b>     | <b>2,212</b>    |
| <b>TOTAL EXPENDITURE</b>                    |  | <b>77,199</b>         | <b>18,132</b>              | <b>-</b>           | <b>95,331</b>    | <b>78,592</b>   |

**Other information:**

**Analysis of expenditure on charitable activities**

| <b>Category</b>                         | <b>Expenditure (£)</b> | <b>Income (£)</b> | <b>Net Movement (£)</b> |
|---|------------------------|-------------------|-------------------------|
| 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         | <b>6,080.25</b>         |
| 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          | <b>2,250.00</b>         |
| 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               | <b>714</b>              |
| Fundraising – Event                     | 1,485.96               | 3,995.67          | <b>2,509.71</b>         |
| Fundraising – General Donation/Subs (2) | 0                      | 367.09            | <b>367.09</b>           |
| Fundraising – Online                    | 652.64                 | 1,368.62          | <b>715.98</b>           |
| Fundraising – Other 1                   | 0                      | 4,180.00          | <b>4,180.00</b>         |
| Fundraising – Other 2                   | 0                      | 700               | <b>700</b>              |
| Fundraising – Sales                     | 0                      | 694               | <b>694</b>              |
| 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<br>£ | Last year<br>£ |
|----------------|----------------|
| -              | -              |
| -              | -              |
| -              | -              |
| 190.00         | 191.00         |

## Note 11

## Paid employees

Please complete this note if the charity has any employees.

## 11.1 Staff Costs

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

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<br>Number | Last year<br>Number |
|-----------------------|---------------------|---------------------|
| Fundraising           | -                   | -                   |
| Charitable Activities | 1                   | -                   |
| Governance            | 1                   | 1                   |
| Other                 | -                   | -                   |
| <b>Total</b>          | <b>2</b>            | <b>1</b>            |

### 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

|                  |                              |               |
|------------------|------------------------------|---------------|
| <b>Section C</b> | <b>Notes to the accounts</b> | <b>(cont)</b> |
|------------------|------------------------------|---------------|

**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

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

**Total**

*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 |
|--------------|-----------|
| £            | £         |
| -            | -         |
| -            | -         |
| -            | -         |
| -            | -         |
| <b>Total</b> | <b>-</b>  |

|                  |                              |               |
|------------------|------------------------------|---------------|
| <b>Section C</b> | <b>Notes to the accounts</b> | <b>(cont)</b> |
|------------------|------------------------------|---------------|

**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<br>£                      | Last year<br>£ | This year<br>£                               | Last year<br>£ |
| 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            | -  | -              |
| <b>Total</b>   | <b>315</b>                          | <b>958</b>     | <b>-</b>                                     | <b>-</b>       |

**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<br>£ | Last year<br>£ |
|----------------|----------------|
| -              | -              |
| -              | -              |
| -              | -              |
| -              | -              |

|                  |                              |               |
|------------------|------------------------------|---------------|
| <b>Section C</b> | <b>Notes to the accounts</b> | <b>(cont)</b> |
|------------------|------------------------------|---------------|

**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**

| <b>This year</b> | <b>Last year</b> |
|------------------|------------------|
| <b>£</b>         | <b>£</b>         |
| 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          | -                |
| <b>707,610</b>   | <b>762,962</b>   |

|                  |                              |               |
|------------------|------------------------------|---------------|
| <b>Section C</b> | <b>Notes to the accounts</b> | <b>(cont)</b> |
|------------------|------------------------------|---------------|

**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<br>R or UR * | Purpose and Restrictions   | Fund<br>balances<br>brought<br>forward<br>£ | Income<br>£   | Expenditure<br>£ | Transfers<br>£ | Gains and<br>losses<br>£ | Fund<br>balances<br>carried<br>forward<br>£ |
|--------------------------------|--------------------------|--|---|---------------|------------------|----------------|--------------------------|---|
| 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                                    |
| <b>Other funds</b>             | <b>N/a</b>               | <b>N/a</b>   | -   | -             | -                | -              | -                        | -   |
| <b>Total Funds</b>             |                          |  | <b>762,004</b>                              | <b>40,622</b> | <b>- 95,331</b>  | <b>-</b>       | <b>-</b>                 | <b>707,296</b>                              |

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 |                         |   |       |       |
|-----------------|--|-------------------------------|-------------------------|---|-------|-------|
|                 |  | Remunerati<br>on              | Pension<br>contribution | Redundancy<br>(including<br>loss of<br>office)/ex<br>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 |                         |   |       |       |
|-----------------|--|-------------------------------|-------------------------|---|-------|-------|
|                 |  | Remunerati<br>on              | Pension<br>contribution | Redundancy<br>(including<br>loss of<br>office)/ex<br>gratia | Other | TOTAL |
|                 |  | £                             | £                       |   | £     | £     |
|                 |  | -                             | -                       | -   | -     | -     |
|                 |  | -                             | -                       | -   | -     | -     |

Please give details of why remuneration or other  
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 provideN/A

For any related party, please provide details of anyN/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

**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