

CHRISTIAN FAMILY CONCERN

England & Wales · Charity number 279962

Details

Other names	MISSION OF HOPE FOR CHILDREN'S AID AND ADOPTION, BIRDHURST DAY NURSERY, BIRDHURST KIDS CLUB, BIRDHURST NURSERY
Status	Registered
Legal form	Charitable company
Company number	01486298
Registered	1980-05-15
Register	View on the Charity Commission register

Contact

Address	Christian Family Concern 42 South Park Hill Road South Croydon CR2 7YB
Phone	02086880251
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Website	www.christianfamilyconcern.org.uk

Activities

Objects: THE RELIEF ACCORDING TO THE PRINCIPLES AND PRACTICE OF THE PROTESTANT EVANGELICAL FAITH IN SUCH MANNER AS THE ASSOCIATION SHALL DEEM APPROPRIATE OF CHILDREN AND YOUNG PERSONS AND THEIR PARENTS AND OF PREGNANT WOMEN IN NEED OF CARE AND PROTECTION.

Activities: Core work is in supporting families, providing care in our pre-school nursery for children aged 0 -5 and a Bed sit scheme for young mothers. Wallis bedsits are for young mothers (16-22 yrs) who lack parental support or require additional help through a difficult period in their lives. Beracah bedsits provides accomodation for those with lower support needs.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Accommodation/housing
- **Who:** Children/young People, People With Disabilities, Other Defined Groups

Geography

- Kent
- Surrey
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,248,516	£1,325,999	£895,200	44
2024-03-31	£1,098,954	£1,133,243	£975,962	34
2023-03-31	£941,031	£1,006,505	£1,009,166	32
2022-03-31	£953,546	£991,255	£1,084,979	31
2021-03-31	£844,627	£878,416	£1,129,381	30

Trustees

Name	Role	Appointed
DAVID SIMON SMITH	Chair	2020-11-09
Anne Brown		2017-03-17
CHRISTOPHER DEEFHOLTS		2024-01-29
Jean Patricia Williamson		2018-07-01
Kathryn Ferguson		2021-09-27
LYDIA GRACE SMITH		2023-05-15

CHRISTIAN FAMILY CONCERN

England & Wales - Charity number 279962

Accounts

Charity registration number 279962 (England and Wales)

Company registration number 01486298

CHRISTIAN FAMILY CONCERN

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CHRISTIAN FAMILY CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr D A Brown Mr C Deefholts - Honorary Treasurer Mrs K H Ferguson Mr D S Smith - Chair Mrs L Smith Mrs J Williamson	
Company Secretary	Mrs L Smith	
Charity number	279962	
Company number	01486298	
Registered office	Wallis House 42 South Park Hill Road South Croydon Surrey CR2 7YB	
Auditor	Xeinadin Audit Limited 5 Robin Hood Lane Sutton Surrey SM1 2SW	
Bankers	Barclays Bank plc 1 North End Croydon CR9 1RN	HSBC Bank plc 1 Aldermans Hill London N13 4YE
	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	
Solicitors	Wellers Law Group LLP (incorporating Cooke Matheson) Dixon House 72-75 Fenchurch Street London EC3M 4BR	

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CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Board of Trustees (The Board) presents their report and financial statements of Christian Family Concern for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Christian Family Concern can trace its origins back to 1893 when it was first established as the Haven for Hope. Today, the organisation is a charitable company limited by guarantee, incorporated on 19th March 1980 and registered with the Charity Commission under number 279962. The objects and powers of the company are established under Memorandum of Association, and the company is governed under its Articles of Association which were last revised in 2001. In the event of the company being wound up Members are required to contribute and amount not exceeding £1. There were 21 members of Association as at the 31st March 2025.

The Board of Trustees

The members of Association appoint the Board of Trustees which has responsibility for the effective management of Christian Family Concern, for monitoring its performance and for ensuring that it complies with its Articles of Association and all applicable laws and regulations.

Trustees are drawn from the existing membership of the charity or recruited into membership with a view to taking on trustee responsibility immediately. The aim is to maintain an appropriate mix of skills and backgrounds on the Board representing our principle charitable activities and support services. The Board has adopted a Trustee recruitment induction and continuous training policy which includes provision for a succession plan.

All Trustees need to be able to demonstrate an active Christian faith and an ability to uphold the Christian ethos of the charity. All Trustees are volunteers and receive no remuneration for their services as Trustees. Their appointments are subject to obtaining an Enhanced Disclosure from the Disclosure and Barring service.

Present Trustees and their backgrounds

Dr Anne Brown is a retired Doctor and currently works as a relationship counsellor.

Chris Deefholts is a retired senior executive from the private sector. He is also a trained mentor and a Parish Councillor

Kathryn Ferguson is a social worker with experience of supporting families and women.

Simon Smith is a retired teacher and school inspector. He is the secretary to the Council at Emmanuel Church, South Croydon, and for some years was the Chair of Governors at Archbishop Tenison's School.

Lydia Smith has worked as an inclusion manager for the Welsh Government's Refugee, Asylum Seeker and Migrant Policy and currently works as an Employee Representative with the Royal College of Nursing.

Jean Williamson is a retired teacher with experience in Early Years and remains active working with young children at her local church.

Senior Management Team

The Senior Management Team is led by Trevor Saint, Charity Director. Chloe Lindsey is our Charity Administrator and Brian Tracy our Finance Officer. During the year under review, Megan Wreford was our Supported Housing Manager and Dawn Watt our Head Teacher. Megan Wreford left Christian Family Concern in June 2025 after nine years' service as she was relocating out of the area. We thank Megan for the amazing contribution she has made to the life of our charity and to the hundreds of residents she has supported over the years. Dawn Watt resigned and left us in March 2025 after four years' service, and we thank her for all she achieved during her time with us.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Megan has been replaced by her deputy, Toria Wellington, who joined us in 2021 so is already well established as a valuable member of our team. Dawn Watt has been replaced by Ugonna Orji, an experienced Early Years' Practitioner, who started with us in April this year.

The Board is responsible for setting the remuneration of the Senior Management Team as well as the annual review of staff salaries.

AIMS OBJECTIVES AND STRATEGY

Founded in 1893 as the Haven of Hope and opening our doors to the first child in need of care on 26th January that year the charity has continued to serve the community for the past one hundred and thirty one years. Christian Family Concern's purpose is to support the family, especially young families, and help to give them a better start to life than their current circumstances allow. We support people of all faiths or no faith. We are committed to supporting the family, all families, in any way we can.

Today the charity continues to serve the community in three distinct areas:

- Providing Supported Housing for young unmarried mothers or mothers to be;
- Running a 56 place registered Children's Day nursery;
- Offering a subsidised confidential counselling service to those who might not otherwise be able to afford, or gain access to counselling.

Supported Accommodation

Christian Family Concern provides supported bedsits for young vulnerable mothers (and mothers to be) and their babies. We work inclusively with all areas of the community ensuring no one needs to feel left behind. Our two buildings, Wallis and Beracah, provide safe secure and comfortable accommodation for twenty-one residents offering them a place to call their own. Typically, our residents are fleeing domestic violence, come from homes with poor family dynamics or are in 24/7 accommodation unsuitable for a newborn baby and their young mother.

Alongside accommodation we provide tailored 1:1 support for our residents' practical needs to help them take positive steps forward in their lives. Our support model aims to help our residents gain a better understanding of their current situation and we work with them providing knowledge and skills to enable them to move on successfully into independent living.

In addition to individual support, we also provide a series of structured group support sessions which aim to be fun, interesting and informative. These sessions are designed to help our residents grow their self-confidence and learn essential parenting skills. To offer our residents different experiences we also provide occasional one-off sessions and outings.

During 24/25 we supported forty-three families through our accommodation. 30% were living in overcrowded situations unsuitable for a young mother with a new baby; 25% were the result of relationship breakdown; 19% were suffering domestic violence; 16% were homeless or sofa surfing; 9% came to us from 24/7 accommodation. With our support, three of our residents were able to return to education

The following is the story of one of our residents this year:

I moved into Wallis house from being street homeless. I was admitted to Kings College Hospital for a week under safeguarding due to being pregnant and homeless. CFC contacted me on Thursday afternoon to come in the next day to have a look at a room and to have a chat. After that I was offered a room, and I moved in immediately.

During my stay at CFC, I had one to one sessions and attended the groups sessions which helped me to build friendships, connections and build on my independent skills more. I have my baby now and have moved out of London. I miss everyone there and try to make sure that every time I visit London I go and see everyone.

Thank you for all your help and support.

Birdhurst Nursery

Christian Family Concern runs Birdhurst Nursery, a fifty-six place Registered Day Nursery for children between the ages of 0 and 5 years old. We provide a distinctive and inclusive nursery experience rooted in our Christian ethos.

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TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Our focus is not only on their education but also on helping to develop their individual personalities through a creative and dynamic curriculum. We have a large garden within which we have our growing "Forest School", and we provide sports and dance.

We support both full time and term time only families offering flexibility for parents whatever their circumstances. For those in particular need we have a small bursary scheme for short term help when times become particularly difficult. We are deeply embedded in the local community and are known for our warm personalised care. Throughout 24/25 we provided childcare to 173 families.

A recent review posted on "Day Nurseries" speaks to the ethos that is embedded within Birdhurst Nursery: *"My son has recently started but I couldn't be happier and after two other nurseries I wish we'd moved him sooner. The staff have all been so helpful and welcoming and even though he's only been here a couple of months now, developmentally he's come on so much and I'm gutted he'll be leaving soon for school. Facilities are lovely and he comes home exhausted every day from playing and learning nonstop which to me is a good sign he's had fun! Instead of having to bribe him to go to nursery we now have tears on the days he doesn't attend."*

Counselling

Our trained counsellors see clients with a wide range of needs, including for anxiety and bereavement. Clients are seen face to face in our counselling room at Wallis House. Sessions continue for as long as a client needs them whether that is short term support during a difficult time or longer term.

We want our counselling service to be accessible to all, including those who cannot afford the full fee, for instance those on low income or dependant on benefits. Consequently, there is a counselling bursary available for those who need that help.

FUTURE PLANS

As a charity committed to supporting the family, our emphasis has always been on supporting mothers and their children getting the support they need to have the best possible start in life, whatever their individual circumstances. Our Supported Accommodation is an obvious demonstration of the support we offer with a home to call their own, one to one support and group activities to build a sense of community and to give mothers the tools they require to look after themselves and their children.

These support programmes would be of value to many young mothers who live within our community but who do not need or are not able to stay in our accommodation. We have been planning to offer these programmes more widely and in the next year we will start welcoming non-residents to our activities by making them more widely known through local professionals like GP's, Social Workers and Family Nurses. To help with the additional costs of this programme we have recently received a £10,000 grant from Croydon Relief in Need, part of Croydon Almshouses.

To accommodate this expansion of our work we have continued to plan for a new group meeting space on our site in Croydon. We have appointed John Puttick & Associates, Architects, to conduct a feasibility study into our options for a new building with a small reception area, meeting space, kitchen, toilets and an office.

Once built, this space will enable us to grow the work we do with our residents, former residents and non-residents and it will also give us the facilities to hold evening sessions for our nursery school parents on a range of subjects including personal finances and debt, parenting skills, support for parents with children with special needs and many others.

Birdhurst Nursery provided care for 173 families last year and we are planning to increase our daily capacity from 56 to 71 children, at any one time. This will give us greater flexibility to accommodate parents' needs for nursery places across the week. We continue to innovate changes to our curriculum, and we hope to introduce a foreign language and phonics into our curriculum shortly. Our large nursery garden and Forest School area distinguish us from other local nurseries who are not as fortunate in the outside space they have available. We will be making improvements to the equipment within the nursery garden during the next year and the trees in our Forest School are becoming better establish and capable of withstanding too much attention from the children.

Our counselling activities are limited by the shortage of counselling rooms on our site and by the number of counsellors we have on our "books". We recognise there is a large demand for counselling services and the usual providers have long waiting lists. We continue to look for solutions to our space limitations, and the building project may well provide one solution, and once resolved we will seek to recruit additional counsellors to our service. As a charity committed to supporting the family we hope to be able to offer counselling for children before too long.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Public Benefit

The Board is aware of The Charity Commission's guidance in relation to Public Benefit. The Board believes that the charity's main purpose, to support the family, provides a public benefit. Our work with vulnerable young mothers and their babies represents a significant benefit with Christian Family Concern being the only provider of this specialist accommodation in the London borough of Croydon and for some distance beyond.

The support we are able to provide gives our residents improved life chances and their babies a safer and caring environment for their early months. This is a crucial time for mothers and babies, and our support lessens the need for interventions by other agencies.

Birdhurst Nursery provides education in a loving environment for 0 to 5 year olds and additional support when needed for their parents.

FINANCIAL REVIEW

The financial year produced a deficit of £80,762 compared with a deficit of £33,204 the previous year. This was disappointing, but we began to address the underlying causes of the deficit during the year, and the full benefits of this work will be felt for many years ahead.

Highlights

Nursery fees rose by £107,145 to £861,479, an increase of 14.2% over the previous year. Income from rents and service charges fell by £9,028 to £270,271 a 3.2% decrease. Our charitable activities expenditure increased by £179,189 to £1,312,246 a 15.8% increase.

Overall, Birdhurst Nursery sustained a deficit of £35,466 (2024: £24,423 surplus) and our Supported Accommodation sustained a deficit of £137,009 (2024: £110,621 deficit).

Income from donations, legacies and grants was £99,666 compared with £47,370 the previous year, an increase of £52,296. Of this, £46,750 related to grants awarded during the financial year.

Underlying causes of deficit

Although we receive rental income for the supported housing and fees and Early Years Funding for the nursery, these do not cover our operating costs and we are reliant on voluntary contributions, and grant income, to bridge the shortfall.

At the start of the financial year, we were forecasting a significant deficit. Our income from donations had been falling year by year and legacy income had declined. It was becoming apparent that we were entering a phase where we had a structural deficit where our normal recurring overheads were outpacing the rate at which our income from nursery fees, rents, service charges and donations could grow.

The 2024 pay award, which was effective from 1st April, added £63,000 to our annual gross pay, before the addition of employer's national insurance and pension contributions. Our average headcount in the year also rose from 40 to 44. Part of this increase was in our Supported Accommodation where we added a new group support worker, and the remainder were in the nursery where we added a new room leader and additional teaching staff.

Despite this additional nursery staff, expenditure on agency staff increased by £12,753 to £61,493. Agency staff ought to be used as a last resort and with a full complement of staff and good management their use should be minimal, if not eliminated. Over the last year we have had a high level of staff sickness and compassionate leave absences all of which have stretched our staff resources.

Another large cost increase came from our utility costs which increased by 61% to £34,375 with long running contracts at beneficial rates coming to an end at the start of the year.

Solutions and opportunities

Having identified the issue of facing a structural deficit we commissioned Action Planning & Associates, a charity consultancy, to advise on a fund-raising strategy. They recommended that we should approach Trusts and Foundations for financial support, generate renewed interest in legacy fundraising especially amongst members and supporters, develop and strengthen our supporter base and consider corporate fundraising and major donors.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

We started work immediately and prepared our first Case for Support looking for funds to help us deliver our vital work supporting vulnerable young mothers and their babies. We approached a number of Trusts and Foundations, selected according to their own funding criteria, and were delighted to be awarded £46,750 from five separate Charitable Trusts by the end of the financial year.

As we move through 2025 we will build on the lessons learned in 2024. We will continue to approach Trusts and Foundations for financial support and launch a legacy awareness campaign. We will continue to build our supporter base and look for opportunities to build a resilient income stream to support our growing work.

On the expenditure side we have dramatically reduced our expenditure on agency staff. Unfortunately, these savings will be offset by the changes made to the minimum wage and employer's national insurance in the last budget, which added around £35,000 to our annual costs.

Reserves Policy

The charity's total reserves at 31st March 2025 were £895,200.

The fixed asset reserve represents the carrying value of the charity's tangible fixed assets which stand at £720,248.

The cash flow reserve, to provide for interruptions to normal cash flow stands unchanged at £100,000 and the Development Reserve stands unchanged at £50,000.

Our free reserves, defined as total unrestricted reserves less designated reserves stands at £18,702.

The Board consider that a prudent level of free reserves would be equivalent to between one and two months operating expenditure which currently amount to approximately £165,000 per month. With free reserves of £18,702 at 31st March 2025 the Board recognises that it will take time to reach this target and will review the target and the level of reserves every six months. Although we are a long way off meeting this target, the freehold land and building assets of the charity are unencumbered and in the unlikely event of significant financial stress these would be available for securing additional funding.

Investment policy

For many years the Board considered that for as long as investments total less than £200,000, M&G Charibond is an appropriate collective investment scheme. At 31st March 2025 the charity's holding was valued at £131,361 (2024 £134,640). Since the year end, M&G have closed the M&G Charibond and the resulting proceeds have been placed on bank deposit pending a decision on an appropriate alternative investment.

Fundraising

We do not use any outside organisation to help with fundraising activities which historically have been limited to the occasional Nursery activity or Members' evening.

As reported in the Financial Review, however, we have engaged with Action Planning & Associates to conduct a charity wide review of our fundraising options, and they reported in July 2024. Subsequently they assisted with the preparation of our Case for Support and identifying appropriate Trusts and Foundations to contact.

No complaints were received in respect of our approach to fundraising in the year to 31st March 2025.

We have around sixty regular individual doors contributing regularly by monthly or quarterly bank payments and we are extremely grateful to them for their loyalty and generosity. We are also most grateful to the following churches who support us prayerfully and financially:

Croham Road Baptist Church, South Croydon

Emmanuel Church, South Croydon

Holy Saviour, South Croydon

Hornchurch PCC

Sanderstead United Reformed Church, South Croydon

Selsdon Baptist Church

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

St Peter's PCC, South Croydon

Waterloo Church, Uxbridge

Grants were received from the following organisations during the year, and we are most grateful and encouraged by their support:

Garfield Weston

The Inlight Trust

The Laing Family Trust

The Sabina Sutherland Trust

The William Allen Young Charitable Trust

We are also grateful to Jemca Car Group, of Purley Way, Croydon, for arranging a grant from Toyota UK and to the Bawden Fund and the Tremar Support Fund for their ongoing support.

Finally, a big thank you to Primark, Croydon, who arranged a massive delivery of clothes and accessories for our young mothers and their babies at Christmas and to the Salvation Army who provided gifts for the children at Christmas.

The Board continues to develop an appropriate fundraising strategy to increase our income from voluntary donations and legacies so that we can continue to meet the needs of our service users and expand the range of services we offer to the community. We hope to increase our supporter base, particularly the number of individuals who donate regularly to our work.

Risk Management

The Board follows the Risk Management Model recommended by the Charity Commission and has considered the major risks to which the charity is exposed. Christian Family Concern's policy is to identify any potential risks that could prevent the charity from meeting the needs of its service users and put in place processes that assess and mitigate exposure to those risks.

The Board considers that the main risks facing the charity are **financial risks** arising from a reduction in operating income or a failure to secure sufficient grant support; **Operational risks** arising from low or inadequate staffing levels and **regulatory and compliance risk** arising from Health and Safety and Safeguarding. The Board and Senior Management Team are aware of the risks in these areas and work to ensure that these risks are monitored and managed appropriately. The Board is establishing an audit and risk committee to support them in their responsibilities for ensuring the adequacy of risk management, internal control and governance arrangements.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Christian Family Concern for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice.

Company and Charity law requires the Trustees to prepare financial statements which give a true and fair view of the financial activities of Christian Family Concern during the year and its financial position at the end of the year.

In preparing the financial statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in Accounting and Reporting by Charities:: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that Christian Family Concern will continue to operate.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of Christian Family Concern and which enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for the stewardship and safeguarding of assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was prepared in accordance with the special provision of Part 15 of the Companies Act relating to small companies and approved by the Board of Trustees.

Approved by the Board of trustees and signed on its behalf by:



D S Smith
Chair of Trustees

Dated: 10 September 2025

CHRISTIAN FAMILY CONCERN

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

Opinion

We have audited the financial statements of Christian Family Concern (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

CHRISTIAN FAMILY CONCERN

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Based on our understanding of the company, we identified that the principal risks of non-compliance with laws and regulations related to charity, employment and health & safety and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and Companies Act 2006.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management, considering the internal controls in place and discussion amongst the engagement team.

We determined that the principal risks were related to management bias in accounting estimates, management override of controls, recognition of legacy income and presentation of separately disclosed items.

In response to the risks identified we designed procedures which included but were not limited to challenging significant accounting estimates, identifying and testing journals entries, evaluating the charity's internal controls, reviewing trustee minutes, review of legacy correspondence and agreeing financial statement disclosures to underlying supporting documentation.

CHRISTIAN FAMILY CONCERN

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

There are inherent limitations in the audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Miriam Hickson FCA CTA (Senior Statutory Auditor)

For and on behalf of Xeinadin Audit Limited, Statutory Auditor

Chartered Accountants

5 Robin Hood Lane

Sutton

Surrey

SM1 2SW

Date: 10/09/2025

CHRISTIAN FAMILY CONCERN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Unrestricted funds £	Restricted funds £	Total 2024 £
<u>Income from:</u>							
Donations and legacies	2	51,481	48,185	99,666	37,931	9,439	47,370
Charitable activities income	4	1,139,000	-	1,139,000	1,045,259	-	1,045,259
Investments	3	7,705	-	7,705	5,900	-	5,900
Other income		2,145	-	2,145	425	-	425
Total income		1,200,331	48,185	1,248,516	1,089,515	9,439	1,098,954
<u>Expenditure on:</u>							
Raising funds		13,753	-	13,753	186	-	186
Charitable activities expenditure	5	1,264,061	48,185	1,312,246	1,123,618	9,439	1,133,057
Total expenditure		1,277,814	48,185	1,325,999	1,123,804	9,439	1,133,243
Net (losses)/gains on investments		(3,279)	-	(3,279)	1,085	-	1,085
Net expenditure before transfers		(80,762)	-	(80,762)	(33,204)	-	(33,204)
Net expenditure for the year/ Net movement in funds		(80,762)	-	(80,762)	(33,204)	-	(33,204)
Reconciliation of funds							
Fund balances at 1 April 2024		969,712	6,250	975,962	1,002,916	6,250	1,009,166
Fund balances at 31 March 2025		888,950	6,250	895,200	969,712	6,250	975,962

CHRISTIAN FAMILY CONCERN


BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	11		720,248		756,433
Investments	12		131,361		134,640
			<u>851,609</u>		<u>891,073</u>
Current assets					
Debtors	13	74,232		50,230	
Cash at bank and in hand		77,352		127,521	
		<u>151,584</u>		<u>177,751</u>	
Creditors: amounts falling due within one year	14	(107,993)		(92,862)	
Net current assets			<u>43,591</u>		<u>84,889</u>
Total assets less current liabilities			<u>895,200</u>		<u>975,962</u>
Income funds					
Restricted funds	17		6,250		6,250
<u>Unrestricted funds</u>					
Designated funds	19	870,248		906,433	
General unrestricted funds		18,702		63,279	
			<u>888,950</u>		<u>969,712</u>
			<u>895,200</u>		<u>975,962</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 16 September 2025



D S Smith
Chair of Trustees

Company registration number 01486298

CHRISTIAN FAMILY CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	21		(39,393)		33,899
Investing activities					
Purchase of tangible fixed assets		(18,481)		(51,987)	
Investment income received		7,705		5,900	
Net cash used in investing activities			(10,776)		(46,087)
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(50,169)		(12,188)
Cash and cash equivalents at beginning of year			127,521		139,709
Cash and cash equivalents at end of year			<u>77,352</u>		<u>127,521</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Christian Family Concern is a private company limited by guarantee incorporated in England and Wales. The registered office is Wallis House, 42 South Park Hill Road, South Croydon, Surrey, CR2 7YB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared on the historical cost convention, modified to include the revaluation of fixed asset investments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

Legacies

Legacies capable of financial measurement are accounted for when receivable.

Deferred Income

Income received in advance of entitlement is deferred and recognised in the period to which it relates. This includes grants, government funding, and other income subject to time or performance conditions. Deferred income is recorded as a creditor and released to the Statement of Financial Activities when conditions are met.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

Expenditure incurred during the year is allocated directly to the relevant activity. Expenditure on support costs is allocated between activities in the accounts on the basis of the use of resources by each activity.

1.6 Tangible fixed assets

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

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

Land and buildings	2.5% on cost
Plant and machinery	33% on cost
Fixtures, fittings & equipment	20% on cost

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	42,320	1,435	43,755	37,673	9,439	47,112
Legacies	9,161	-	9,161	258	-	258
Grants	-	46,750	46,750	-	-	-
	<u>51,481</u>	<u>48,185</u>	<u>99,666</u>	<u>37,931</u>	<u>9,439</u>	<u>47,370</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

3 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from listed investments	6,339	4,877
Interest receivable	1,366	1,023
	<u>7,705</u>	<u>5,900</u>

4 Charitable activities income

	2025 £	2024 £
Birdhurst Nursery	861,479	754,334
Wallis House and Beracah bedsits	270,271	279,299
Counselling	7,250	11,626
	<u>1,139,000</u>	<u>1,045,259</u>

5 Charitable activities expenditure

	Direct costs £	Support £	Total 2025 £	Total 2024 £
Birdhurst Nursery	846,425	50,520	896,945	729,911
Wallis House and Beracah bedsits	175,438	231,842	407,280	389,920
Counselling	8,021	-	8,021	13,226
	<u>1,029,884</u>	<u>282,362</u>	<u>1,312,246</u>	<u>1,133,057</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Trustees and related party transactions

No trustees received any remuneration or were reimbursed for any expenses incurred (2024: £nil).

The total remuneration of key management personnel for the year was £164,588 (2024: £184,242)

During the year Alexandra Williamson, daughter of Mrs J Williamson who is one of the trustees, received remuneration of £15,594. (2024: £14,337), and counselling fees of £1,150 (2024: £1,925).

During the year close family members of key management personnel received remuneration of £5,470 (2024: £4,813).

7 Support costs

	Support costs	Governance costs	2025	2024
	£	£	£	£
Staff costs	143,910	-	143,910	154,583
Depreciation	54,666	-	54,666	55,740
Accommodation costs	40,942	-	40,942	35,434
Office costs	8,055	-	8,055	9,277
Financial costs	3,639	-	3,639	2,947
Other	21,790	-	21,790	11,220
Audit fees	-	7,260	7,260	6,900
Accountancy	-	2,100	2,100	1,980
	<u>273,002</u>	<u>9,360</u>	<u>282,362</u>	<u>278,081</u>

8 Net movement in funds

The net movement in funds is stated after charging/(crediting):

	2025	2024
	£	£
Fees payable for the audit of the charity's financial statements	7,260	6,900
Depreciation of owned tangible fixed assets	<u>54,666</u>	<u>55,740</u>

9 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Full time	21	20
Part time	23	20
Total	<u>44</u>	<u>40</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Employees	(Continued)	
Employment costs	2025	2024
	£	£
Wages and salaries	854,290	724,625
Social security costs	54,801	47,030
Other pension costs	14,780	11,742
	923,871	783,397

There were no employees whose annual remuneration was £60,000 or more.

Redundancy and termination payments totalling £3,750 (2024: £nil) were made in the reporting period. Redundancy payments are recognised when a legal agreement is reached.

10 Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Land and buildings	Plant and machinery	Fixtures, fittings & equipment	Total
	£	£	£	£
Cost				
At 1 April 2024	1,386,203	5,120	199,137	1,590,460
Additions	5,684	1,640	11,157	18,481
Disposals	-	(1,219)	(72,746)	(73,965)
At 31 March 2025	1,391,887	5,541	137,548	1,534,976
Depreciation and impairment				
At 1 April 2024	669,278	4,463	160,286	834,027
Depreciation charged in the year	33,790	545	20,331	54,666
Eliminated in respect of disposals	-	(1,219)	(72,746)	(73,965)
At 31 March 2025	703,068	3,789	107,871	814,728
Carrying amount				
At 31 March 2025	688,819	1,752	29,677	720,248
At 31 March 2024	716,925	657	38,851	756,433

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

12 Fixed asset investments

	Listed investments £
Valuation	
At 1 April 2024	134,640
Valuation changes	(3,279)
At 31 March 2025	<u>131,361</u>
Carrying amount	
At 31 March 2025	<u>131,361</u>
At 31 March 2024	<u>134,640</u>

13 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	18,781	22,921
Other debtors	50,136	8,623
Prepayments and accrued income	5,315	18,686
	<u>74,232</u>	<u>50,230</u>

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		13,181	12,176
Deferred income	15	27,969	-
Trade creditors		15,806	29,895
Other creditors		34,036	37,914
Accruals		17,001	12,877
		<u>107,993</u>	<u>92,862</u>

15 Deferred income

	2025 £	2024 £
Early years funding received in advance	27,969	-
	<u>27,969</u>	<u>-</u>

Deferred income is included in the financial statements as follows:

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

15 Deferred income	(Continued)	
	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	27,969	-
	<u> </u>	<u> </u>
Movements in the year:		
Deferred income at 1 April 2024	-	-
Resources deferred in the year	27,969	-
	<u> </u>	<u> </u>
Deferred income at 31 March 2025	27,969	-
	<u> </u>	<u> </u>

16 Retirement benefit schemes	2025	2024
	£	£
Defined contribution schemes		
Charge to statement of financial activities in respect of defined contribution schemes	14,780	11,742
	<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
Supported Accommodation Fund	-	46,750	(46,750)	-
Pilgrim project	6,250	-	-	6,250
Bedsits - Wallis	-	1,435	(1,435)	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	6,250	48,185	(48,185)	6,250
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds (Continued)

Previous year:	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Wallis House Fund	-	2,139	(2,139)	-
Pilgrim project	6,250	-	-	6,250
Forest School	-	1,800	(1,800)	-
Winter health initiative	-	500	(500)	-
Building fund	-	5,000	(5,000)	-
	<u>6,250</u>	<u>9,439</u>	<u>(9,439)</u>	<u>6,250</u>

The Supported Accommodation Fund represents grant income towards the cost of providing safe and secure accommodation for our residents and support services for current and former residents.

The Wallis House Fund represents various donations and tax recovered during the course of the financial year. These funds have been used in this financial year specifically to provide support for the Wallis Bedsit residents.

The Pilgrim project fund represents a donation received (and tax recovered) given for a short service for older teenagers and young adults with learning disabilities.

The Forest School fund represents funds given for setting up the Forest School.

The Winter health initiative fund represents funds given for an information session covering winter health advice.

The Building fund represents funds given towards the cost of building projects and building maintenance.

18 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	720,248	-	720,248
Investments	131,361	-	131,361
Current assets/(liabilities)	37,341	6,250	43,591
	<u>888,950</u>	<u>6,250</u>	<u>895,200</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

18 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	756,433	-	756,433
Investments	134,640	-	134,640
Current assets/(liabilities)	78,639	6,250	84,889
	<u>969,712</u>	<u>6,250</u>	<u>975,962</u>

19 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Movement in funds					Balance at 31 March 2025 £
	Balance at 1 April 2024 £	Income £	Expenditure £	Gain £	Transfers £	
Tangible Fixed Assets						
Reserve	756,433	-	-	-	(36,185)	720,248
Cashflow	100,000	-	-	-	-	100,000
Development	50,000	-	-	-	-	50,000
	<u>906,433</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(36,185)</u>	<u>870,248</u>

	Movement in funds					Balance at 31 March 2024 £
	Balance at 1 April 2023 £	Income £	Expenditure £	Gain £	Transfers £	
Tangible Fixed Assets						
Reserve	409,300	-	-	-	347,133	756,433
Revaluation reserve	5,008	-	-	-	(5,008)	-
Cashflow	45,000	-	-	-	55,000	100,000
Contingencies	95,000	-	-	-	(95,000)	-
Refurbishment	37,500	-	-	-	(37,500)	-
Development	100,000	-	-	-	(50,000)	50,000
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>214,625</u>	<u>906,433</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

20 Operating lease commitments

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

	2025 £	2024 £
Within one year	8,654	8,279
Between two and five years	19,690	25,717
	<u>28,344</u>	<u>33,996</u>

The lease payments recognised as an expense during the year were £8,654 (2024: £8,279).

21 Cash (absorbed by)/generated from operations

	2025 £	2024 £
Deficit for the year	(80,762)	(33,204)
Adjustments for:		
Investment income recognised in statement of financial activities	(7,705)	(5,900)
Fair value gains and losses on investments	3,279	(1,085)
Depreciation and impairment of tangible fixed assets	54,666	55,740
Movements in working capital:		
(Increase) in debtors	(24,002)	(9,013)
(Decrease)/increase in creditors	(12,838)	27,361
Increase in deferred income	27,969	-
Cash (absorbed by)/generated from operations	<u>(39,393)</u>	<u>33,899</u>

22 Analysis of changes in net funds

The charity had no material debt during the year.

CHRISTIAN FAMILY CONCERN

England & Wales - Charity number 279962

Accounts

Charity registration number 279962 (England and Wales)

Company registration number 01486298

CHRISTIAN FAMILY CONCERN
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

CHRISTIAN FAMILY CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss S April	(Resigned 30 January 2024)
	Dr D A Brown	
	Mr C Deefholts - Honorary Treasurer	(Appointed 29 January 2024)
	Mrs K H Ferguson	
	Rev D A Rogers	(Resigned 4 October 2023)
	Mr D S Smith - Chair	
	Mrs L Smith	(Appointed 15 May 2023)
	Mr L M Thomas	(Resigned 4 October 2023)
Mrs J Williamson		
Company Secretary	Mrs L Smith	
Charity number	279962	
Company number	01486298	
Registered office	Wallis House 42 South Park Hill Road South Croydon Surrey CR2 7YB	
Auditor	Jacob Cavenagh & Skeet 5 Robin Hood Lane Sutton Surrey SM1 2SW	
Bankers	Barclays Bank plc 1 North End Croydon CR9 1RN	HSBC Bank plc 1 Aldermans Hill London N13 4YE
	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	
	Solicitors	
	Wellers Law Group LLP (incorporating Cooke Matheson) Dixon House 72-75 Fenchurch Street London EC3M 4BR	

CHRISTIAN FAMILY CONCERN

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CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Board of Trustees (The Board) presents their report and financial statements of Christian Family Concern for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Christian Family Concern can trace its origins back to 1893 when it was first established as the Haven for Hope. Today, the organisation is a charitable company limited by guarantee, incorporated on 19th March 1980 and registered with the Charity Commission under number 279962. The objects and powers of the company are established under Memorandum of Association and the company is governed under its Articles of Association which were last revised in 2001. In the event of the company being wound up Members are required to contribute and amount not exceeding £1. There are eighteen members of Association as at the end of March 2024.

The Board of Trustees

The members of Association appoint the Board of Trustees which has responsibility for the effective management of Christian Family Concern, for monitoring its performance and for ensuring that it complies with its Articles of Association and all applicable laws and regulations.

Trustees are drawn from the existing membership of the charity or recruited into membership with a view to taking on trustee responsibility immediately. The aim is to maintain an appropriate mix of skills and backgrounds on the Board. All Trustees need to be able to demonstrate an active Christian faith and an ability and commitment to uphold the Christian ethos of the charity.

All Trustees are volunteers and receive no remuneration for their services as Trustees. Their appointments are subject to obtaining an Enhanced Disclosure from the Disclosure and Barring Service.

Present Trustees and their backgrounds

Anne Brown is a retired Doctor and currently works as a relationship counsellor.

Chris Deefholts has recently retired after extensive business experience at a senior level within the private sector. He is also a trained mentor and involved with his local church.

Kathryn Ferguson is a social worker with experience of supporting families and women.

Simon Smith is a retired teacher and school inspector. He is the secretary to the council at Emmanuel Church and for some years was the Chair of Governors at Archbishop Tenison's School.

Lydia Smith has worked as an inclusion manager for the Welsh Government's Refugee, Asylum Seeker and Migrant policy and currently works as an Employee Representative with the Royal College of Nursing.

Jean Williamson is a retired teacher with experience in Early Years and remains active working with young children at her local church.

New Trustees receive a link to the Charity Commission publication "The Essential Trustee: What you need to know" and are encouraged to participate in areas of the Charity where their skills are best suited.

Senior Management Team

The Board delegates day to day management and decision making to the Senior Management Team who are required to work in furtherance of the Charity's objectives. The Board holds the Charity Director and Senior Management Team to account for its leadership of the organisation.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Senior Management Team was led by Upendo Jordan, Chief Executive Officer until her resignation in March 2024. Trevor Saint is our Finance Officer, Chloe Lindsey our Charity Administrator, Megan Wreford our Supported Housing Manager and Dawn Watt our Head Teacher. Following Upendo Jordan's resignation, Trevor Saint was asked by the Board to assume the additional responsibility of Interim Charity Director.

The Board is responsible for the remuneration of the Senior Management Team as well as the annual review of staff salaries.

AIMS OBJECTIVES AND STRATEGY

Founded in 1893 as the Haven of Hope and opening their doors to the first child in need of care on 26th January that year the charity has continued to serve the community for the past one hundred and thirty one years. Christian Family Concern's purpose is to provide services to help parents meet their children's needs and to support the welfare of young people.

Today the charity continues to serve the community in three distinct areas:

- Providing Supported Housing for young unmarried mothers or mothers to be;
- Running a 56 place registered Children's Day nursery;
- Offering a subsidised confidential counselling service to those who might not otherwise be able to afford, or gain access to counselling.

Supported Accommodation

Christian Family Concern provides twenty-one supported bedsits for young unmarried mothers (or mothers to be) and their babies. We provide safe, secure accommodation, 1:1 support for their practical needs and Group support offering independent living skills and parenting skills increasing self-confidence and building self-worth. During 2023/24 we supported fifty-two families through our accommodation and nine Mums have returned to education. Over the last five years we have supported 233 young mothers and their babies. Typically, our residents are fleeing from domestic violence, come from homes with poor family dynamics or are in 24/7 accommodation wholly unsuitable for a newborn baby and their young mother. Christian Family Concern offers them Hope and the chance of a better future.

Birdhurst Nursery

Christian Family Concern runs Birdhurst Nursery, a fifty-six place Registered Day Nursery for children between the ages of 0 and 5 years old. Our focus is not only on the education of the children but helping to develop their individual personalities through a creative and dynamic curriculum. Investment in our grounds, and the provision of a Forest School, mean our children start their educational journey with a well-rounded experience. In line with our charity's ethos, we support, care and invest in our families and even though we have been classed by Ofsted as a 'GOOD' provider, we seek to exceed this standard. Throughout 2023/24 we provided childcare to 177 families. We opened a small "Forest School" within our Nursery garden and refurbished our Sensory Room to provide a safe and quieter environment for the children to explore.

Counselling

Our trained counsellors see clients with a wide range of needs. Clients are met face to face in our counselling room at Wallis House. We are able to offer individual and couples counselling and sessions continue for as long as the client and counsellor feel it necessary.

You do not have to be a Christian or practicing any faith to access our service. We want our service to be accessible to all including those who cannot afford the full fee, for instance those on low incomes or dependent on benefits, so for this we have a counselling bursary available.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

FUTURE PLANS

Over the next three years the Charity plans to develop the work with our residents by providing follow on support after they leave our accommodation. This is so that the next step becomes a positive experience and not a step backwards. We also hope to open a larger group meeting space to provide greater opportunities for our group work programme on site. This will also enable us to open up these programmes to non residents who are in similar positions to our residents, and to former residents who need to visit for continuing support. In the Nursery, the Charity plans to strengthen our in house training and to include Forest School skills for all the staff so they can make use of our Forest School area throughout the week. With increasing numbers of SEND children attending we will also be expanding the numbers of staff specifically trained in this area and providing all staff with the skills required to help and support these children.

Public Benefit

The Board is aware of The Charity Commission's guidance in relation to Public Benefit. The Board believes this report demonstrates how we have delivered Public Benefit across our activities throughout the year.

FINANCIAL REVIEW

The financial year ended 31st March 2024 produced a deficit of £33,204 compared with a deficit of £65,474 in the previous year; an improvement of £32,270.

Income from fees and rents was £1,045,259 an increase of £169,657 on the previous year. Expenditure on charitable activities was also up by £127,092 at £1,133,057.

Income from donations and legacies fell by £14,205 to £47,370. We are grateful to the many individuals and local churches who have contributed so generously this year.

Reserves Policy

We have conducted a review of our designated reserves policy to bring our reserves more closely aligned to the needs of the charity. Consequently, we have consolidated our designated reserves into three funds; one to provide for interruptions to normal cash flow, one for future developments and projects and one to cover the net book value of our fixed assets.

At the year end, the charity had total funds of £975,962 of which £6,250 were restricted and £969,712 were unrestricted.

Our free reserves, defined as total unrestricted reserves less designated reserves, stand at £63,279 on 31st March 2024. With most of our income being recurring by nature, the Board consider that a prudent level of free reserves would be equivalent to between one and two months operating expenditure, currently £84,000 to £168,000.

Investment policy

The Board have agreed that for as long as investments total less than £200,000, M&G Charibond is an appropriate collective investment scheme. At 31st March 2024 the charity's holding was valued at £134,640 (2023 £133,555).

Fundraising

We do not use any outside organisation to help with our fundraising. We publish a newsletter three times a year which is sent to our members and supporters and in those publications, we may ask for financial support. No complaints were received in respect of our approach to fundraising in the year to 31st March 2024.

Although we receive rental income for the supported housing and fees and Early Years Funding for the nursery, these do not cover our operating costs in full. We have around sixty regular individual donors contributing an average £220 per annum each, and we are reliant on these voluntary donations to help reduce the shortfall between our operating costs and our other income. The Board are grateful to all our supporters for their donations and to the following local churches for their continued support:

Croham Road Baptist Church, South Croydon

Emmanuel Church, South Croydon

Pollards Hill Baptist Church

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

Sanderstead United Reformed Church, South Croydon

St Peter's PCC, South Croydon

Waterloo Church, Uxbridge

We are also grateful to Jemca Car Group, of Purley Way, Croydon, for arranging a grant from Toyota UK towards the cost of establishing our Forest School, and to the Tremar Support Fund for their ongoing support.

The Board is developing a strategy to increase our income from voluntary donations and legacies so that we can continue to meet the needs of our service users and expand the range of services we offer to the community. We hope to increase our supporter base and the number of individuals who donate regularly to our work. We will also be applying for financial assistance from Trusts and Foundations whose charitable causes are aligned with our aims and objectives.

Risk Management

The Board follows the Risk Management Model recommended by The Charity Commission and has considered the major risks to which the charity is exposed. Christian Family Concern's policy is to identify any potential risks that could prevent the charity from meeting the needs of its service users and put in place processes that assess and mitigate exposure to those risks. The Trustees consider the main risks facing the charity are damage to reputation and a reduction in income from operational areas. Every effort is made to reduce exposure to these and other risks by working to improve our performance and listening to feedback from our service users and allied professionals.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Christian Family Concern for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom generally accepted accounting practice.

Company and Charity law requires the Trustees to prepare financial statements which give a true and fair view of the financial activities of Christian Family Concern during the year and its financial position at the end of the year.

In preparing the financial statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in Accounting and Reporting by Charities:: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that Christian Family Concern will continue to operate.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of Christian Family Concern and which enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for the stewardship and safeguarding of assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Auditor

Jacob Cavenagh and Skeet have indicated their willingness to remain in office for a further year.

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

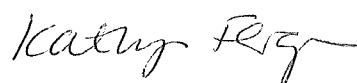
FOR THE YEAR ENDED 31 MARCH 2024

The trustees' report was prepared in accordance with the special provision of Part 15 of the Companies Act relating to small companies and approved by the Board of Trustees.

Approved by the Board of Trustees and signed on its behalf by:



D S Smith
Chair of Trustees



K Ferguson
Deputy Chair of Trustees

Dated: 4 November 2024

CHRISTIAN FAMILY CONCERN

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

Opinion

We have audited the financial statements of Christian Family Concern (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

CHRISTIAN FAMILY CONCERN

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Based on our understanding of the company, we identified that the principal risks of non-compliance with laws and regulations related to charity, employment and health & safety and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and Companies Act 2006.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management, considering the internal controls in place and discussion amongst the engagement team.

We determined that the principal risks were related to management bias in accounting estimates, management override of controls, recognition of legacy income and presentation of separately disclosed items.

In response to the risks identified we designed procedures which included but were not limited to challenging significant accounting estimates, identifying and testing journals entries, evaluating the charity's internal controls, reviewing trustee minutes, review of legacy correspondence and agreeing financial statement disclosures to underlying supporting documentation.

CHRISTIAN FAMILY CONCERN

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

There are inherent limitations in the audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

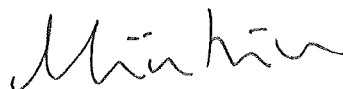
A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Other matters

The financial statements for the year ended 31 March 2023 were not audited.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Miriam Hickson FCA (Senior Statutory Auditor)

For and on behalf of Jacob Cavenagh & Skeet, Statutory Auditor

Chartered Accountants

5 Robin Hood Lane

Sutton

Surrey

SM1 2SW

Date: 7 November 2024

CHRISTIAN FAMILY CONCERN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds	Restricted funds	Total 2024	Unrestricted funds	Restricted funds	Total 2023
	Notes	£	£	£	£	£	£
<u>Income from:</u>							
Donations and legacies	2	37,931	9,439	47,370	59,818	1,757	61,575
Charitable activities income	4	1,045,259	-	1,045,259	875,602	-	875,602
Investments	3	5,900	-	5,900	3,701	-	3,701
Other income		425	-	425	153	-	153
Total income		1,089,515	9,439	1,098,954	939,274	1,757	941,031
<u>Expenditure on:</u>							
Raising funds		186	-	186	540	-	540
Charitable activities expenditure	5	1,123,618	9,439	1,133,057	1,004,208	1,757	1,005,965
Total expenditure		1,123,804	9,439	1,133,243	1,004,748	1,757	1,006,505
Net (losses)/gains on investments		1,085	-	1,085	-	-	-
Net expenditure before transfers		(33,204)	-	(33,204)	(65,474)	-	(65,474)
Net expenditure for the year/ Net movement in funds		(33,204)	-	(33,204)	(65,474)	-	(65,474)
Reconciliation of funds							
Fund balances at 1 April 2023		1,002,916	6,250	1,009,166	1,068,390	6,250	1,074,640
Fund balances at 31 March 2024		969,712	6,250	975,962	1,002,916	6,250	1,009,166

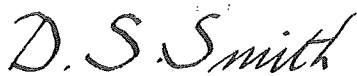
CHRISTIAN FAMILY CONCERN

BALANCE SHEET

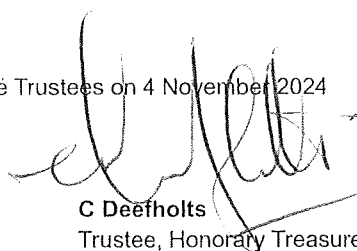
AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	11		756,433		760,186
Investments	12		134,640		133,555
			<u>891,073</u>		<u>893,741</u>
Current assets					
Debtors	13	50,230		41,217	
Cash at bank and in hand		127,521		139,709	
		<u>177,751</u>		<u>180,926</u>	
Creditors: amounts falling due within one year	16	(92,862)		(65,501)	
Net current assets			<u>84,889</u>		<u>115,425</u>
Total assets less current liabilities			<u>975,962</u>		<u>1,009,166</u>
Income funds					
Restricted funds	15		6,250		6,250
<u>Unrestricted funds</u>					
Designated funds	18	906,433		691,808	
General unrestricted funds		63,279		311,108	
			<u>969,712</u>		<u>1,002,916</u>
			<u>975,962</u>		<u>1,009,166</u>

The financial statements were approved by the Trustees on 4 November 2024



D S Smith
Chair of Trustees



C Deefholts
Trustee, Honorary Treasurer

Company registration number 01486298

CHRISTIAN FAMILY CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	20		33,899		92,401
Investing activities					
Purchase of tangible fixed assets		(51,987)		(69,218)	
Investment income received		5,900		3,701	
Net cash used in investing activities			(46,087)		(65,517)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(12,188)		26,884
Cash and cash equivalents at beginning of year			139,709		112,825
Cash and cash equivalents at end of year			<u>127,521</u>		<u>139,709</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Christian Family Concern is a private company limited by guarantee incorporated in England and Wales. The registered office is Wallis House, 42 South Park Hill Road, South Croydon, Surrey, CR2 7YB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared on the historical cost convention, modified to include the revaluation of fixed asset investments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

Legacies

Legacies capable of financial measurement are accounted for when receivable.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (Continued)

1.5 Expenditure

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

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

Expenditure incurred during the year is allocated directly to the relevant activity. Expenditure on support costs is allocated between activities in the accounts on the basis of the use of resources by each activity.

1.6 Tangible fixed assets

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

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

Land and buildings	2.5% on cost
Plant and machinery	33% on cost
Fixtures, fittings & equipment	20% on cost

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	37,673	9,439	47,112	53,618	1,757	55,375
Legacies	258	-	258	6,200	-	6,200
	<u>37,931</u>	<u>9,439</u>	<u>47,370</u>	<u>59,818</u>	<u>1,757</u>	<u>61,575</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income from listed investments	4,877	3,231
Interest receivable	1,023	470
	<u>5,900</u>	<u>3,701</u>

4 Charitable activities income

	2024 £	2023 £
Birdhurst Nursery	754,334	613,312
Wallis House Bedsits	126,926	112,281
Beracah Bedsits	152,373	144,440
Counselling	11,626	5,569
	<u>1,045,259</u>	<u>875,602</u>

5 Charitable activities expenditure

	Direct costs £	Support £	Total 2024 £	Total 2023 £
Birdhurst Nursery	683,908	193,391	877,299	781,476
Bedsits	157,842	84,690	242,532	217,668
Counselling	13,226	-	13,226	6,821
	<u>854,976</u>	<u>278,081</u>	<u>1,133,057</u>	<u>1,005,965</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

6 Support costs

	Support costs	Governance costs	2024	2023
	£	£	£	£
Staff costs	154,583	-	154,583	143,524
Depreciation	55,740	-	55,740	55,888
Accommodation costs	35,434	-	35,434	32,705
Office costs	9,277	-	9,277	8,865
Financial costs	2,947	-	2,947	4,520
Other	11,220	-	11,220	10,378
Audit fees	-	6,900	6,900	-
Accountancy	-	1,980	1,980	5,226
Independent examination	-	-	-	2,640
	<u>269,201</u>	<u>8,880</u>	<u>278,081</u>	<u>263,746</u>

7 Trustees

No trustees received any remuneration or were reimbursed for any expenses incurred (2023: £nil).

During the year Alexandra Williamson, daughter of Mrs J Williamson who is one of the Trustees, received remuneration of £14,337. (2023: £1,006), and counselling fees of £1,925 (2023: £1,100).

During the year close family members of key management personal received remuneration of £4,813 (2023: nil).

8 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,900	-
Depreciation of owned tangible fixed assets	55,740	55,890
	<u>62,640</u>	<u>55,890</u>

9 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Full time	16	13
Part time	18	19
Total	<u>34</u>	<u>32</u>
Employment costs	2024	2023
	£	£
Wages and salaries	724,625	620,489

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

9	Employees	(Continued)	
	Social security costs	47,030	42,755
	Other pension costs	11,742	10,915
		783,397	674,159
		783,397	674,159

There were no employees whose annual remuneration was £60,000 or more.

10 Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Land and buildings	Plant and machinery	Fixtures, fittings & equipment	Total
	£	£	£	£
Cost				
At 1 April 2023	1,350,796	19,830	208,028	1,578,654
Additions	35,407	1,104	15,476	51,987
Disposals	-	(15,814)	(24,366)	(40,180)
	1,386,203	5,120	199,138	1,590,461
Depreciation and impairment				
At 1 April 2023	634,684	19,197	164,587	818,468
Depreciation charged in the year	34,594	1,080	20,066	55,740
Eliminated in respect of disposals	-	(15,814)	(24,366)	(40,180)
	669,278	4,463	160,287	834,028
Carrying amount				
At 31 March 2024	716,925	657	38,851	756,433
At 31 March 2023	716,112	633	43,441	760,186

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

12 Fixed asset investments

	Listed investments £
Valuation	
At 1 April 2023	133,555
Valuation changes	1,085
At 31 March 2024	<u>134,640</u>
Carrying amount	
At 31 March 2024	<u>134,640</u>
At 31 March 2023	<u>133,555</u>

13 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade debtors	22,921	21,275
Other debtors	8,623	13,909
Prepayments and accrued income	18,686	6,033
	<u>50,230</u>	<u>41,217</u>

14 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>11,742</u>	<u>10,915</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Wallis House Fund	-	2,139	(2,139)	-
Pilgrim project	6,250	-	-	6,250
Forest School	-	1,800	(1,800)	-
Winter health initiative	-	500	(500)	-
Building fund	-	5,000	(5,000)	-
	<u>6,250</u>	<u>9,439</u>	<u>(9,439)</u>	<u>6,250</u>
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
Wallis House Fund	-	1,757	(1,757)	-
Pilgrim project	6,250	-	-	6,250
	<u>6,250</u>	<u>1,757</u>	<u>(1,757)</u>	<u>6,250</u>

The Wallis House Fund represents various donations and tax recovered during the course of the financial year. These funds have been used in this financial year specifically to provide support for the Wallis Bedsit residents.

The Pilgrim project fund represents a donation received (and tax recovered) given for a short service for older teenagers and young adults with learning disabilities.

The Forest School fund represents funds given for setting up the Forest School.

The Building fund represents funds given towards the cost of building projects and building maintenance.

The Winter health initiative fund represents funds given for an information session covering winter health advice.

16 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	12,176	10,334
Trade creditors	29,895	24,406
Other creditors	37,914	20,257
Accruals and deferred income	12,877	10,504
	<u>92,862</u>	<u>65,501</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	756,433	-	756,433
Investments	134,640	-	134,640
Current assets/(liabilities)	78,639	6,250	84,889
	<u>969,712</u>	<u>6,250</u>	<u>975,962</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Tangible assets	760,186	-	760,186
Investments	133,555	-	133,555
Current assets/(liabilities)	109,175	6,250	115,425
	<u>1,002,916</u>	<u>6,250</u>	<u>1,009,166</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

18 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Balance at 1 April 2023	Movement in funds				Balance at 31 March 2024
		Income	Expenditure	Gain	Transfers	
	£	£	£	£	£	£
Tangible Fixed Assets						
Reserve	409,300	-	-	-	347,133	756,433
Revaluation reserve	5,008	-	-	-	(5,008)	-
Cashflow	45,000	-	-	-	55,000	100,000
Contingencies	95,000	-	-	-	(95,000)	-
Refurbishment	37,500	-	-	-	(37,500)	-
Development	100,000	-	-	-	(50,000)	50,000
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>214,625</u>	<u>906,433</u>

	Balance at 1 April 2022	Movement in funds				Balance at 31 March 2023
		Income	Expenditure	Gain	Transfers	
	£	£	£	£	£	£
Tangible Fixed Assets						
Reserve	409,300	-	-	-	-	409,300
Revaluation reserve	5,008	-	-	-	-	5,008
Cashflow	45,000	-	-	-	-	45,000
Contingencies	95,000	-	-	-	-	95,000
Refurbishment	37,500	-	-	-	-	37,500
Development	100,000	-	-	-	-	100,000
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>691,808</u>

19 Operating lease commitments

Lessee

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

	2024	2023
	£	£
Within one year	8,279	8,617
Between two and five years	25,717	20,281
	<u>33,996</u>	<u>28,898</u>

The lease payments recognised as an expense during the year were £8,279 (2023: £8,617).

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

20	Cash generated from operations	2024 £	2023 £
	Deficit for the year	(33,204)	(65,474)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(5,900)	(3,701)
	Fair value gains and losses on investments	(1,085)	-
	Depreciation and impairment of tangible fixed assets	55,740	55,888
	Movements in working capital:		
	(Increase)/decrease in debtors	(9,013)	84,443
	Increase in creditors	27,361	21,245
	Cash generated from operations	<u>33,899</u>	<u>92,401</u>
21	Analysis of changes in net funds		
	The charity had no material debt during the year.		
22	Related party transactions		
	Remuneration of key management personnel		
	The remuneration of key management personnel is as follows:		
		2024 £	2023 £
	Aggregate compensation	<u>184,242</u>	<u>173,808</u>

CHRISTIAN FAMILY CONCERN

England & Wales - Charity number 279962

Accounts

Charity registration number 279962

Company registration number 01486298 (England and Wales)

CHRISTIAN FAMILY CONCERN
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

CHRISTIAN FAMILY CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss S April - Chair Dr D A Brown Mrs K H Ferguson Rev D A Rogers Mr D S Smith - Vice Chair Mrs L Smith (Appointed 22 June 2023) Mr L M Thomas - Honorary Treasurer Mrs J Williamson	
Company Secretary	Mr L M Thomas	
Charity number	279962	
Company number	01486298	
Registered office	Wallis House 42 South Park Hill Road South Croydon Surrey CR2 7YB	
Independent examiner	Miriam Hickson FCA Jacob Cavenagh & Skeet 5 Robin Hood Lane Sutton Surrey SM1 2SW	
Bankers	Barclays Bank plc 1 North End Croydon CR9 1RN	HSBC Bank plc 1 Aldermans Hill London N13 4YE
	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	
Solicitors	Wellers Law Group LLP (incorporating Cooke Matheson) Dixon House 72-75 Fenchurch Street London EC3M 4BR	

CHRISTIAN FAMILY CONCERN

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CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees are pleased to present their report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

STRUCTURE GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The organisation is a charitable company limited by guarantee, incorporated on 19 March 1980 and registered with the Charity Commission under number 279962. The objects and powers of the company are established under Memorandum of Association and the Charity is governed under its Articles of Association which were last revised in 2001. In the event of the company being wound up Members are required to contribute an amount not exceeding £1.00. There are 37 Members of Association as at the end of March 2023.

TRUSTEE RECRUITMENT, INDUCTION AND TRAINING

The aim is to maintain an appropriate mix of skills and backgrounds on the management committee and where possible reflect aspects of the wide backgrounds of our service users e.g. gender and ethnicity.

Present Trustees and their backgrounds:

Sandra April is a retired Nurse Manager with experience of working in services for children and families.

Anne Brown is a retired doctor and currently working as a relationship counsellor.

Kathryn Ferguson is a social worker with experience of supporting families and women.

David Rogers is a serving church minister, has been a school governor and has a record of charitable and community work.

David Simon Smith is a retired teacher and a current school governor and has a record of charitable and community work.

Lydia Smith is a trained Nurse, runs her own Community Interest Company helping asylum seekers find work and has been closely involved with the Welsh Government in this area.

Lyndon Thomas has experience of senior management in a large commercial company. His acumen is in logic, finance and organisation.

Jean Williamson is a retired teacher with experience in Early Years, still very active in working with young children at her local church.

New Trustees receive:

1. A link to the publication "The Essential Trustee: what you need to know" publication by the Charity Commission.
2. Memorandum and Articles of Association
3. Most recent annual report
4. Minutes of recent Trustees meetings
5. Christian Family Concern objectives for the current year

New Trustees will have met with both the Chair of Trustees and the Chief Executive Officer and will have a one-to-one meeting with another Trustee subsequent to appointment.

Trustees are either drawn from the existing membership of the charity (having some knowledge of Christian Family Concern) or recruited into Membership with a view to taking on trustee responsibilities immediately.

All Trustees need to be able to demonstrate an active Christian faith and an ability and commitment to uphold the Christian ethos of the charity. They are encouraged to participate in areas of the charity where their skills are best suited.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

All Trustees are volunteers appointed subject to obtaining an Enhanced Disclosure from the Disclosure & Barring Service (in keeping with both the Charity's own child protection policy and legal requirements for organisations working with children) and approval by Ofsted where necessary.

RISK MANAGEMENT

Risk management is embedded in the work of Christian Family Concern and all those involved in the Charity. The Trustees have considered the major risks to which the Charity is exposed and have developed a risk management policy to mitigate exposure to these. The different types of risk to which the Charity may be vulnerable include:

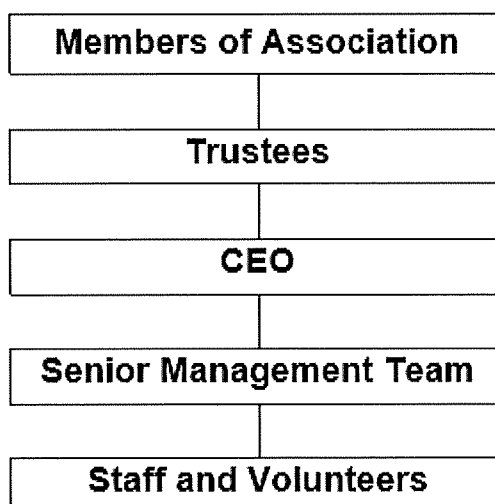
- Damage to reputation.
- Receiving less funding, fewer donations or losing money through inappropriate investments.
- Change in the Government's policy on a particular issue, affecting grants or contracts.
- Key staff leaving a small Charity
- Any other issues threatening the operational viability of the Charity
- Reduction in income in operational areas.

Christian Family Concern's policy is to identify any potential risks that could prevent the Charity from meeting the needs of its beneficiaries by putting in place processes that assess and manage each risk. In this it follows the Risk Management Model recommended by the Charity Commission.

ORGANISATION STRUCTURE

The Members of Association appoint Trustees who monitor, evaluate and strategically manage the work of the Charity. The Trustees are also responsible for appointing and thereafter supervising the Charity's Chief Executive Officer. They hold at least six meetings per year in which they consider detailed reports from all areas of the charity.

In accordance with our management structure, the Chief Executive Officer takes responsibility for the operational management of all services. The Chief Executive Officer also contributes to the Trustees' strategic direction of the charity and meets regularly with the Senior Management Team. All job descriptions provide clear lines of accountability.



CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

SENIOR MANAGEMENT TEAM

Upendo Jordan holds the post of Chief Executive Officer, Megan Wreford that of Senior Housing Support Officer and Chloe Lindsey that of Charity Administrator. Sharon Williams left the post of Finance Officer and was replaced by Trevor Saint in August 2022. Rukhsana Sweeney held the post of Nursery Head Teacher from May 2022 until January 2023 and was replaced in February 2023 by Dawn Watt who previously held the post of Deputy Head Teacher.

RELATED PARTIES

The Charity's past history as an adoption agency means that we still have Members and supporters from all around the UK including some churches outside of Croydon. A number of churches in the locality take an interest in our work and make regular requests for speakers. Many Churches continue to support us with prayer but 7 churches/groups supported us financially this year:

- The Vale Gospel Hall, Coulsdon, Surrey.
- Croham Road Baptist Church, South Croydon, Surrey.
- Emmanuel Church, South Croydon, Surrey.
- Sanderstead United Reformed Church, South Croydon, Surrey.
- Selsdon Baptist Church, South Croydon, Surrey.
- The Church of Holy Saviour, Croydon, Surrey.
- Churches Together in Sanderstead.

Beracah and Wallis House Bedsit schemes are both registered as Houses in Multiple Occupation with Croydon Housing Department and are subject to regular inspection by Environmental Health.

The Housing Department and Social Services at local councils along with the Family Nurse Partnership are regular referrers to the bedsits and in effect were purchasers of our services in this financial year. All monies received in this respect were by way of payment for services provided and not in the form of grants of any sort. We also work collaboratively with other local community teams from perinatal mental health, safeguarding midwife and health visiting.

We subscribe to a number of organisations such as the Croner HR Services, Day Nurseries, Early Years Alliance, National Council for Voluntary Organisations, National Day Nurseries Association, Nursery World and Registered Landlords Association.

OBJECTIVES AND ACTIVITIES

MISSION STATEMENT

Christian Family Concern seeks to express the love of Christ in action. It provides services to help parents meet their children's needs, to support the welfare of young people, and works with all sections of the community without discrimination.

Our charitable purpose as stated in our governing document -

'is the relief according to the principles and practice of the Protestant Evangelical Faith...of children.....young persons.....parents and pregnant women in need of care and protection'.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

OUR PRINCIPAL ACTIVITIES

In pursuit of this purpose, we have for the last year been operating:

BIRDHURST NURSERY

A fifty-six place registered Day Nursery for children under five. The last Ofsted inspection rated the service as 'Good' in February 2023.

BEDSIT SCHEMES

The Charity runs 2 bedsit schemes with a total capacity of 21 units. We provide short-term, semi-independent accommodation currently funded through Intensive Housing Management monies, claimed as housing benefit by our service users.

Wallis House Bedsit Scheme is primarily for 10 first-time single mothers and pregnant young women usually in their teens whereas **Beracah Bedsit Scheme** is for slightly older single mothers and pregnant women with lower-level support needs.

A CHRISTIAN COUNSELLING SERVICE

The counsellors meet the majority of clients face to face on site at Christian Family Concern with a small number of clients opting to continue with the service via zoom. The number of sessions averaged 26 per month this year.

In all that we do, in keeping with our purpose, we aim to express the love of Christ in action.

OBJECTIVES FOR THE YEAR UNDER REVIEW

1. Services

To maintain a sustainable Christian charity operating a range of high-quality services relevant to:

- The needs of homeless young mums and their children.
- The needs of families in the local community seeking nursery provision.
- The wellbeing of individuals who may be helped by empathic counselling.

2. Properties

- Wallis House block - Replacement and sealing of all doors to meet statutory fire regulation requirements.
- Beracah block - Replacement of boiler.
- Nursery – Refurbishment of toilet area adjacent to staff room (Seal's Toilet).
- Nursery – Replacement of windows on the side facing South Park Hill Road.

All of the objectives identified under properties have been achieved during the course of the year. In addition to this there has also been some work re-configuring the rooms in the nursery creating a larger room for the two-three year old age group. Both children and staff have been pleased with the bright and airy room that they are now in.

3. Leadership

- Recruit additional Trustees with HR, Financial and Early Years knowledge and experience.
- Appoint a Head Teacher and Deputy Head Teacher for Birdhurst Nursery.
- Accessibility of CEO and Trustees to be communicated regularly to all staff.
- Staff feel supported by the CEO who has overall responsibility across the site and is available if required by staff.
- Trustees make regular visits on site providing visible and accessible leadership for all staff.
- Put a risk register which identifies major risks in place.
- Put in place a Business Continuity Plan.

A new Trustee was recruited in the latter part of the year and will take her position in May 2023. There have been a number of changes made to the management structure within the nursery. There is now a Head Teacher and a Deputy Head Teacher in post working with the addition of two roles, a Curriculum lead and a Safeguarding and SEN Lead, to support the smooth operation of the nursery. The CEO and Trustees are accessible and seen frequently across the site. The CEO has built good rapport with staff and is available and accessible to all staff as necessary. Trustees have participated in nursery staff training days when invited. The Chair of Trustees' email address is available to all staff and displayed on the staff notice board in the nursery.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

3. Leadership (continued)

A risk register for the charity is now in place, this identifies any major risks. It is subject to on-going review and updating by the Trustees.

A Business Continuity Plan has been developed. It provides guidance on procedures to be undertaken in case of major incident, for instance if the bedsits become uninhabitable.

4. Staffing

- Nursery to have a full complement of staff and minimise the use of agency staff.
- All staff up to date with mandatory training.
- All staff have had a personal development review with Line manager.
- All staff have been encouraged to undertake Continual Professional Development activities/training.
- Put a system in place for peer to peer, observations.
- Records of staff Personal Development reviews, mandatory training and peer to peer, observations to be recorded and kept up to date.

There has been a 50% reduction in costs related to agency staff used in the nursery although there are still a number of vacancies. Whilst all staff are up to date with their mandatory training, systems of recording and updating training and personal development reviews are not yet embedded. Line managers in the nursery are in the process of ensuring that all staff have a personal development review and encouraging staff to undertake relevant training and professional development activities.

It was identified that a system of peer to peer observation was an unrealistic expectation given the staffing levels in the nursery.

5. Finance

- To publish a financial strategy.
- Re-develop contact with Croydon Churches Forum.

A Financial strategy was published and agreed by the Trustees in July 2022. Contact has been re-established with Croydon Churches forum with trustees attending meetings when available.

6. Support

- Combine and redevelop CFC and Birdhurst nursery websites.
- Create a promotional video.
- Visits to local churches.

Work to combine and redevelop CFC and Birdhurst Nursery websites is in its completion stages and a promotional video has been created. Visits to local churches have been undertaken to promote the work of the charity.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

7. Nursery

- Ensure that children with Special Educational Needs receive optimum care in the nursery.
- Rated Outstanding at next Ofsted visit.

Ofsted inspected the nursery on 23 January 2023 and a rating of Good was given. A new role of Safeguarding and SEN Lead has been created in the nursery to ensure that children with Special Educational Needs receive optimum care and education in the nursery.

8. Housing

- Develop a programme of support for the mothers in the bedsits.

The Housing Support Team have developed a programme of support for mothers which includes personalised support, and group sessions such as cooking, outings and other activities. The programme was developed so that the mothers in the bedsits get practical support to develop a healthy lifestyle and positive parenting skills. Social activities also help them to feel less isolated in their accommodation.

9. Counselling

- Provide feedback from service users.

Client feedback on counselling services has been reported.

10. Ethos

- Ensure staff recruitment includes the consideration by candidates of the Christian ethos of CFC.
- Values and behaviours to be embedded in organisational processes
- Look for ways to strengthen the Christian ethos through the life of the charity.
- Pursue all the foregoing objectives in a way that expresses and promotes our Christian ethos, consistently measuring all we do against our Christian identity.

Values and behaviours are embedded in organisational processes with each new member of staff given a copy as part of their induction to the organisation. Monthly staff and trustee prayer meetings continue on site and services events for nursery children are held at the Croham Road Baptist Church e.g Nativity play at Christmas. All Trustee meetings continue to open and close with prayer and the Trustees continue to hold a yearly prayer meeting.

Summary: The Trustees are grateful to the staff for their hard work and commitment which has resulted in the charity meeting the majority of the objectives set for the financial year 2022-2023. The Trustees are also grateful to the Members, Supporters and volunteers who have also played a vital role in sustaining the charity. As we look forward to the coming year our biggest challenge will be to ensure that the financial position is secure and sustainable long into the future.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

PERFORMANCE DATA – NURSERY PRE SCHOOL

BIRDHURST NURSERY PRE SCHOOL	2021 - 2022	2022 - 2023
Total number of children using the service	144	153
Total number of sessions of childcare used (based on 2 sessions per day)	19,728	19,794
Overall percentage occupancy through the year	70%	71%
Number of days the service was open	249	247

The past year was another challenging year for the Nursery, in terms of both occupancy and revenue. This time however, it was due to the impact of the cost-of-living crisis and the significant increase in minimum wage which in turn put pressure on overall staff wages. Recruitment of suitably qualified staff in the childcare sector has also been another challenge for us at Birdhurst resulting in the occasional reliance on Agency staff.

The focus for the Nursery this year, was to increase occupancy in line with ratio statistics for staff to children's numbers. The uptake of nursery places was predominantly in the preschool group with majority of parents limiting their sessions to their free allowance of the government funded hours, which impacted heavily on the finances of the Nursery, due to the low funding rates for these sessions.

Areas of learning:

- Personal, Social and Emotional Development (Prime area)
- Communication and Language (Prime area)
- Physical Development (Prime area)
- Literacy Development
- Mathematics
- Understanding the World
- Expressive Arts and Design
-

We were able to assess the developmental levels of those children attending at the end of the summer term 2022, prior to their leaving us to enter mainstream or specialist education settings. Levels of development were much improved as the children had a full year of stability in comparison to the last 2 years that were affected by Covid pandemic. A restructure of the nursery management team was carried out to appoint a Curriculum lead and a Special Education Needs and Safeguarding Lead who commenced employment in February and March 2023 respectively. This was in order to provide greater focus on the children's curriculum and well-being and also offer targeted support to those children with Special Educational Needs.

Following an inspection from Ofsted the Nursery was rated "Good" in February 2023 with much praise in many areas.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

PERFORMANCE DATA – BEDSIT SCHEMES

WALLIS HOUSE	2021-2022	2022-2023
Total number of mothers accessing the service	26	20
Percentage Occupancy	87%	91%
Child protection or child welfare issues	17	12
Returned to education	2	3
BERACAH BEDSITS	2021-2022	2022-2023
Total number of Mothers accessing the service	18	25
Percentage Occupancy	88%	93%
Child protection or child welfare issues	8	9
Returned to education	2	5

The Supported Accommodation service has been in high demand this year with occupancy levels higher than the last year. We continue to receive more referrals than in previous years and have adopted a waiting list.

Our Housing related Support services, worked with 45 families during the year (some families lived in both buildings during the year). Of the 45 families, 19 families had accessed the service in 2021/2022 and 26 families continued to access the service through 2022/2023.

- 19 families moved on successfully to independent living.
- 6 moved on from the service to access accommodation that could provide a higher level of support than what we are able to offer them.
- 5 families were evicted for various reasons.
- A record no of 8 of our mothers returned to education.

Many of our families receive extra support from external services, 21 families engaged with the Family Nurse Partnership, which is a health-based service for mothers under the age of twenty. They work with families from early pregnancy until the child is two years old, providing support and parenting skills whilst ensuring the child is developing appropriately. The housing staff liaise with the Family Nurses to enhance the support we jointly offer. The Family Nurse Partnership continues to be responsible for signposting a large number of referrals to our accommodation.

29 of our families have been known to Children's Social Care and had/have allocated Social Workers. 6 of these families were either subject to court proceedings or the children were on Child Protection plans, these families required a higher level of support from the housing Support Team.

At Christian Family Concern, our aim is to empower and enable the young mothers in our care to gain confidence and independence so that when they move on, they are able to cope well enough to manage all aspects of their lives as well as possible. All our residents go through a unique journey which is attributed to an individually tailored service based on our support programme.

This year our bedsit team extended their group work to include more hands-on activities and events with a focus on different themes throughout the year.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

PERFORMANCE DATA – BEDSIT SCHEMES (continued)

The residents have taken part and enjoyed various activities such as inhouse mother and baby photo shoots, "mummy and me, art and craft' sessions, on site mental health awareness talks delivered via external agencies, Christmas lunch, continued partnership with our local church Croham Road Baptist Church for monthly cooking sessions where we explore different recipes all year round. We also had one off sessions, including BBQs in the Beracah garden, various day trips to Brighton, Deen City Farm, London Zoo and our local parks.

We have been assigned an Independent domestic violence advisor (IDVA) through the Family Justice Centre. They visit Christian Family Concern once a month and hold one to one, face to face, appointments with any of our mothers should they need additional relationship support.

The last year has been particularly challenging for many of our residents who have faced financial hardship due to the cost-of-living crisis. Budgeting skills have become more crucial than ever, with some of our residents having to access food via food banks. Our in house "Hope supplies" food appeal has enabled us to build a good stock of food supplies which all residents have access to daily. Some of our local food banks including Purley Food Hub, have also been very supportive in filling the gap. Cash funds from our emergency 'hardship' fund for the residents who are struggling is also available. We are thankful to all our donors who continue to enable us to support our residents in this way.

The decline in affordable housing availability and stock has been particularly challenging for our residents who are ready to move on. The housing crisis means many of our residents end up living in emergency accommodation for longer periods of time than hoped. This can be unsettling for some of our young mothers, having moved out of our secure high standard accommodation. We continue to support and prepare our residents for a positive move on as best we can and are also engaging with our local councillors to see how the council may be able to support us as an organisation in making the move on experience a positive one.

PERFORMANCE DATA – COUNSELLING SERVICE

The counselling service has been in great demand over the past year. We have recruited a fourth counsellor, Alex, who is now working with us on one day per week. However, demand is increasing and there is still a waiting list for our services. We firmly believe it is important when people leave us, that they are able to return to their normal lives with the necessary tools to help them cope in future. The issues we deal with are many and varied, including faith issues but also more secular problems. Whatever people bring we hope and pray that the time spent with us will be fruitful and leave them with good memories of us and our services.

COUNSELLING	2021 - 2022	2022 - 2023
Total Number of Counselling Sessions* Held	186	311
Total Number of Clients Attending Counselling	20	27
Total Number of New Assessments	9	14
Total Number of Staff Supervision Sessions*	43	43

* Each session is an hour

Counselling service user feedback

"The counselling sessions have been very helpful to my life. When my sessions ended, I felt very good within myself"

"The bursary I have received from Christian Family Concern has enabled me to have valuable counselling which otherwise would have been very difficult for me to access"

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

FINANCIAL REVIEW

The financial year ended 31 March 2023 produced a deficit of £75,813 compared with a deficit of £44,402 in the previous year.

Income from fees and rents was £875,602 and was up £48,464 on the previous year. Charitable activities expenditure was also up by £14,906 at £1,005,965. Donation and legacy income fell by some £60,000 on the previous year, down to £62,000. We are, of course, grateful to all supporters who contribute financially. We are reliant on such income in our attempts to operate at break-even, or make a small surplus, and so have instituted a program of fundraising into the future.

The £75,813 deficit meant that our funds, restricted and unrestricted, fell to c. £1,009,000 which remains consistent with the Trustees' agreed policy in respect of the reserves required to sustain the Charity on an ongoing basis.

FUNDRAISING

We do not use any outside organisation to help with our fundraising. We publish a newsletter three times a year which is sent to our members and other supporters, and in those publications, we may ask them to support new initiatives. Occasionally, we will make an application to a grant making body for financial support. We received no complaints in respect of our approach to fundraising in the year to 31st March 2023.

PUBLIC BENEFIT

As indicated in previous reports the Trustees are aware that charity law and guidance from the Charity Commission require us to report on how we provide 'public benefit' and we have had due regard to them when planning the charity's activities. All of our activities fit with our charitable purposes as set out in our governing document and are entirely charitable in nature.

Many of the Birdhurst Nursery children are on Early Years funding. Some of the young mothers in our bedsit accommodation have been able to access childcare funding through the Care to Learn Scheme, which enables them to further their education whilst their child attends the Nursery. The Charity also offer a high level of public benefit in its counselling provision. Most clients are on benefits and can only make voluntary contributions which are augmented by bursaries.

INVESTMENT POLICY

The Trustees have decided that so long as investments total less than £200,000, M&G Charibond is an appropriate collective investment scheme. If the investments exceeded £200,000, or Christian Family Concern was given specific investments, the Trustees would reconsider that policy.

RESERVES POLICY

Christian Family Concern holds funds at levels that Trustees determine from time to time (see below). Reserves are held in keeping with the charity's investment policies involving a low level of risk. These funds are held for the purposes below. The charity is careful, prayerful, prudent and detailed in its financial planning and monitoring (e.g. comprehensive budgets and monthly management accounts). These are the charity's primary tools in managing financial risk.

1. Cash Flow Management

To manage the day to day, week to week and month to month variations in income and expenditure and ensure that the charity can operate effectively, paying bills as they fall due, and providing services without interruption.

2. Contingency

To cover unforeseen deficits, we take account of:

- Forecasts of levels of earned and voluntary income 2 - 3 years ahead (a timescale intended to allow for remedial action).
- Levels of expenditure related to the charity's activities over the same period.
- The relative reliability or vulnerability of income sources related to each of the charity's activities.
- An analysis of contingencies or risks that includes judgements of the likelihood of them occurring and the potential consequences.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

3. Refurbishment

An established planned maintenance programme is in place; this considers long term projects and the anticipated capital expenditure in the years ahead. Some £61,000 of capitalised expenditure was incurred during the year on upgraded facilities across our three main buildings.

Routine maintenance and repairs are covered within the charity's annual budget and spending plans.

4. Development

The charity's current activities are planned so that ongoing costs can be reasonably expected to be met by earned and voluntary income on a yearly basis.

From time to time the Charity may/will identify new areas of work – unmet needs that fit within the objectives of the charity – or ways of extending or developing existing services that require 'start up' funding, whether capital or revenue. Potential developments will vary in scale, some of which have a longer 'gestation' period and require larger sums meaning a balance might be retained in the development fund for more than a year or two.

From time to time in its history the charity has, like others, had to end or withdraw from particular activities or services. This leads to some closure costs. In most cases closure costs are likely to be covered by drawing on each of the four areas as set out below.

The charity can, of course, only hold reserves at or above the minimum where our income/assets allow. This policy, as well as the designated amounts, is reviewed and either confirmed or amended on a yearly basis by the Trustees. Indeed, the Trustees keep all the Charity's various policies under continuous review.

Suggested level of reserves that the charity should aim to hold for 2023– 2024 are:

1.	<u>Cash Flow Management</u>	£ 45,000	-	£ 50,000
2.	<u>Contingency Fund</u>	£ 80,000	-	£100,000
3.	<u>Refurbishment Fund</u>	£ 25,000	-	£ 50,000
4.	<u>Development Fund</u>	£ 25,000	-	£100,000
	<u>TOTAL RESERVES:</u>	£175,000	-	£300,000

Currently the charity holds investments in the sum of £133,555 (see note 11). Tangible fixed assets stood at £760,186 (see note 10). Additionally, at the end of this reporting period our net current assets were £115,425.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Christian Family Concern for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its operations.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.


Independent examiners

A resolution will be proposed at the Annual General Meeting regarding examination of the Charity's accounts.

The trustees' report was prepared in accordance with the special provision of Part 15 of the Companies Act relating to small companies and approved by the Board of Trustees.


S April
Chair of Trustees

Dated: 18 August 2023


L M Thomas
Trustee, Honorary Treasurer & Company
Secretary

CHRISTIAN FAMILY CONCERN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHRISTIAN FAMILY CONCERN

I report to the trustees on my examination of the financial statements of Christian Family Concern (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

- 1 Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 The financial statements do not accord with those records; or
- 3 The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Miriam Hickson FCA
Jacob Cavenagh & Skeet
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW



Dated: 21 August 2023

CHRISTIAN FAMILY CONCERN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Unrestricted funds £	Restricted funds £	Total 2022 £
<u>Income from:</u>							
Donations and legacies	2	59,818	1,757	61,575	106,306	15,029	121,335
Charitable activities income	4	875,602	-	875,602	827,138	-	827,138
Investments	3	3,701	-	3,701	3,207	-	3,207
Other income		153	-	153	1,866	-	1,866
Total income		939,274	1,757	941,031	938,517	15,029	953,546
<u>Expenditure on:</u>							
Raising funds		540	-	540	196	-	196
Charitable activities expenditure	5	1,004,208	1,757	1,005,965	976,030	15,029	991,059
Total expenditure		1,004,748	1,757	1,006,505	976,226	15,029	991,255
Net expenditure for the year/ Net expenditure for the year/ Net movement in funds		(65,474)	-	(65,474)	(37,709)	-	(37,709)
Reconciliation of funds							
Fund balances at 1 April 2022		1,068,390	6,250	1,074,640	1,116,438	6,250	1,122,688
Fund balances at 31 March 2023		1,002,916	6,250	1,009,166	1,078,729	6,250	1,084,979

CHRISTIAN FAMILY CONCERN

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	10		760,186		746,857
Investments	11		133,555		143,894
			<u>893,741</u>		<u>890,751</u>
Current assets					
Debtors	12	41,217		125,659	
Cash at bank and in hand		139,709		112,825	
		<u>180,926</u>		<u>238,484</u>	
Creditors: amounts falling due within one year	13	(65,501)		(44,256)	
Net current assets			<u>115,425</u>		<u>194,228</u>
Total assets less current liabilities			<u>1,009,166</u>		<u>1,084,979</u>
Income funds					
Restricted funds	16		6,250		6,250
<u>Unrestricted funds</u>					
Designated funds	15	691,808		691,808	
General unrestricted funds		311,108		386,921	
			<u>1,002,916</u>		<u>1,078,729</u>
			<u>1,009,166</u>		<u>1,084,979</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

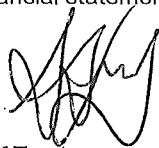
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

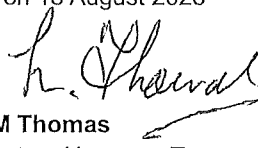
These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 18 August 2023

S April
Chair of Trustees



L M Thomas
Trustee, Honorary Treasurer & Company Secretary



Company registration number 01486298

CHRISTIAN FAMILY CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	18		92,401		(53,311)
Investing activities					
Purchase of tangible fixed assets		(69,218)		(47,151)	
Investment income received		3,701		3,207	
Net cash used in investing activities			<u>(65,517)</u>		<u>(43,944)</u>
Net cash used in financing activities			<u>-</u>		<u>-</u>
Net increase/(decrease) in cash and cash equivalents			26,884		(97,255)
Cash and cash equivalents at beginning of year			<u>112,825</u>		<u>210,080</u>
Cash and cash equivalents at end of year			<u><u>139,709</u></u>		<u><u>112,825</u></u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Christian Family Concern is a private company limited by guarantee incorporated in England and Wales. The registered office is Wallis House, 42 South Park Hill Road, South Croydon, Surrey, CR2 7YB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared on the historical cost convention, modified to include the revaluation of fixed asset investments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

Grant income from the Coronavirus Job Retention Scheme is recognised as other income in the period to which the underlying furloughed staff costs relate.

Legacies

Legacies capable of financial measurement are accounted for when receivable.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

Expenditure incurred during the year is allocated directly to the relevant activity. Expenditure on support costs is allocated between activities in the accounts on the basis of the use of resources by each activity.

1.6 Tangible fixed assets

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

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

Land and buildings	2.5% on cost
Plant and machinery	33% on cost
Fixtures, fittings & equipment	20% on cost

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

2 Donations and legacies	Unrestricted funds		Restricted funds		Total		Unrestricted funds		Restricted funds		Total	
	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£	£	£	£	£	£	£
Donations and gifts	53,618	87,877	1,757	15,029	55,375	102,906						
Legacies receivable	6,200	18,429	-	-	6,200	18,429						
	<u>59,818</u>	<u>106,306</u>	<u>1,757</u>	<u>15,029</u>	<u>61,575</u>	<u>121,335</u>						

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Income from listed investments	3,231	2,865
Interest receivable	470	342
	<u>3,701</u>	<u>3,207</u>

4 Charitable activities income

	2023	2022
	£	£
Birdhurst Nursery	613,312	586,450
Wallis House Bedsits	112,281	104,311
Beracah Bedsits	144,440	131,649
Counselling	5,569	4,728
	<u>875,602</u>	<u>827,138</u>

5 Charitable activities expenditure

	Direct costs	Support	Total 2023	Total 2022
	£	£	£	£
Birdhurst Nursery	598,182	183,294	781,476	755,803
WallisHouse Bedsits	92,976	46,057	139,033	138,573
Beracah Bedsits	44,240	34,395	78,635	93,277
Counselling	6,821	-	6,821	3,406
	<u>742,219</u>	<u>263,746</u>	<u>1,005,965</u>	<u>991,059</u>

6 Trustees

Trustees received £nil Honorarium, agreed by the Trustee Board (2022: £300). No trustees were reimbursed for any expenses incurred (2022: £nil).

Members of the close family of trustees received remuneration of £778 and counselling fees of £1,100 (2022: £12,309 remuneration).

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

7 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Full time	13	15
Part time	19	16
Total	32	31

Employment costs

	2023 £	2022 £
Wages and salaries	620,489	541,762
Social security costs	42,755	34,257
Other pension costs	10,915	9,009
	674,159	585,028

Termination payments of £nil were recognised during the year when agreement was reached (2022: £16,750) and are included in employment costs above.

There were no employees whose annual remuneration was £60,000 or more.

8 Support costs

	Support costs £	Governance costs £	2023 £	2022 £
Staff costs	143,524	-	143,524	151,182
Depreciation	55,888	-	55,888	53,893
Accommodation costs	32,705	-	32,705	52,364
Office costs	8,865	-	8,865	7,103
Financial costs	4,520	-	4,520	2,173
Other	10,378	-	10,378	13,855
Accountancy	-	5,226	5,226	2,520
Independent examination	-	2,640	2,640	2,520
	255,880	7,866	263,746	285,610

9 Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable objects.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

10 Tangible fixed assets

	Land and buildings	Plant and machinery	Fixtures, fittings & equipment	Total
	£	£	£	£
Cost				
At 1 April 2022	1,289,797	19,830	199,809	1,509,436
Additions	60,999	-	8,219	69,218
At 31 March 2023	1,350,796	19,830	208,028	1,578,654
Depreciation and impairment				
At 1 April 2022	602,928	18,731	140,919	762,578
Depreciation charged in the year	31,756	466	23,668	55,890
At 31 March 2023	634,684	19,197	164,587	818,468
Carrying amount				
At 31 March 2023	716,112	633	43,441	760,186
At 31 March 2022	686,869	1,098	58,890	746,857

11 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2022	143,894
Valuation changes	(10,339)
At 31 March 2023	133,555
Carrying amount	
At 31 March 2023	133,555
At 31 March 2022	143,894

12 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	21,275	18,060
Other debtors	13,909	107,599
Prepayments and accrued income	6,033	-
	41,217	125,659

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

13 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other taxation and social security	10,334	8,933
Trade creditors	24,406	-
Other creditors	20,257	19,526
Accruals and deferred income	10,504	15,797
	<u>65,501</u>	<u>44,256</u>

14 Analysis of net assets between funds

	Unrestricted funds	Restricted Funds	Total Unrestricted funds	Restricted Funds	Total
	2023	2023	2023	2022	2022
	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:					
Tangible assets	760,186	-	760,186	746,857	746,857
Investments	133,555	-	133,555	143,894	143,894
Current assets/(liabilities)	109,175	6,250	115,425	187,978	194,228
	<u>1,002,916</u>	<u>6,250</u>	<u>1,009,166</u>	<u>1,078,729</u>	<u>1,084,979</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

15 Designated funds

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

	Balance at 1 April 2022	Movement in funds				Balance at 31 March 2023
		Income	Expenditure	Gain	Transfers	
	£	£	£	£	£	£
Tangible Fixed Assets						
Reserve	409,300	-	-	-	-	409,300
Revaluation reserve	5,008	-	-	-	-	5,008
Cashflow	45,000	-	-	-	-	45,000
Contingencies	95,000	-	-	-	-	95,000
Refurbishment	37,500	-	-	-	-	37,500
Development	100,000	-	-	-	-	100,000
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>691,808</u>

	Balance at 1 April 2020	Movement in funds				Balance at 31 March 2021
		Income	Expenditure	Gain	Transfers	
	£	£	£	£	£	£
Tangible Fixed Assets						
Reserve	409,300	-	-	-	-	409,300
Revaluation reserve	5,008	-	-	-	-	5,008
Cashflow	45,000	-	-	-	-	45,000
Contingencies	95,000	-	-	-	-	95,000
Refurbishment	37,500	-	-	-	-	37,500
Development	100,000	-	-	-	-	100,000
Beracah redevelopment	-	-	-	-	-	-
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>691,808</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

16 Restricted funds

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

	Balance at 1 April 2022 £	Movement in funds			Balance at 31 March 2023 £
		Income £	Expenditure £	Transfers £	
Wallis House Fund	-	1,757	(1,757)	-	-
Pilgrim project	6,250	-	-	-	6,250
	<u>6,250</u>	<u>1,757</u>	<u>(1,757)</u>	<u>-</u>	<u>6,250</u>

	Balance at 1 April 2021 £	Movement in funds			Balance at 31 March 2022 £
		Income £	Expenditure £	Transfers £	
Wallis House Fund	-	15,029	(15,029)	-	-
Pilgrim project	6,250	-	-	-	6,250
	<u>6,250</u>	<u>15,029</u>	<u>(15,029)</u>	<u>-</u>	<u>6,250</u>

The Wallis House Fund represents various donations and tax recovered during the course of the financial year. These funds have been used in this financial year specifically to provide support for the Wallis Bedsit residents.

The Pilgrim project fund represents a donation received (and tax recovered) given for a short service for older teenagers and young adults with learning disabilities.

17 Operating lease commitments

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

	2023 £	2022 £
Within one year	8,617	2,218
Between two and five years	20,281	3,460
	<u>28,898</u>	<u>5,678</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 **Operating lease commitments** (Continued)

The lease payments recognised as an expense during the year were £8,617 (2022: £2,535).

18 Cash generated from operations	2023 £	2022 £
Deficit for the year	(75,813)	(44,402)
Adjustments for:		
Investment income recognised in statement of financial activities	(3,701)	(3,207)
Fair value gains and losses on investments	10,339	6,693
Depreciation and impairment of tangible fixed assets	55,888	53,893
Movements in working capital:		
Decrease/(increase) in debtors	84,443	(52,911)
Increase/(decrease) in creditors	21,245	(13,377)
Cash generated from/(absorbed by) operations	<u>92,401</u>	<u>(53,311)</u>

19 **Analysis of changes in net funds**

The charity had no debt during the year.

20 **Related party transactions**

Remuneration of key management personnel

The remuneration of key management personnel is as follows:

	2023 £	2022 £
Aggregate compensation	<u>173,808</u>	<u>205,173</u>

CHRISTIAN FAMILY CONCERN

England & Wales - Charity number 279962

Accounts

Charity registration number 279962

Company registration number 01486298 (England and Wales)

CHRISTIAN FAMILY CONCERN
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

CHRISTIAN FAMILY CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss S April - Chair Dr D A Brown Rev D A Rogers Mr D S Smith - Vice Chair Mr L M Thomas - Honorary Treasurer & Company Secretary (from 7th May 2021) Mrs P Thomas Mrs J Williamson Mrs K H Ferguson	(Resigned 1 May 2021) (Appointed 27 September 2021)
Charity number	279962	
Company number	01486298	
Registered office	Wallis House 42 South Park Hill Road South Croydon Surrey CR2 7YB	
Independent examiner	Miriam Hickson FCA Jacob Cavenagh & Skeet 5 Robin Hood Lane Sutton Surrey SM1 2SW	
Bankers	Barclays Bank plc 1 North End Croydon CR9 1RN CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	HSBC Bank plc 1 Aldermans Hill London N13 4YE
Solicitors	Wellers Law Group LLP (incorporating Cooke Matheson) Dixon House 72-75 Fenchurch Street London EC3M 4BR	

CHRISTIAN FAMILY CONCERN

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CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees are pleased to present their report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

STRUCTURE GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The organisation is a charitable company limited by guarantee, incorporated on 19 March 1980 and registered with the Charity Commission under number 279962. The objects and powers of the company are established under Memorandum of Association and the Charity is governed under its Articles of Association which were last revised in 2001. In the event of the company being wound up Members are required to contribute an amount not exceeding £1.00. There are 37 Members of Association as at the end of March 2022.

TRUSTEE RECRUITMENT, INDUCTION AND TRAINING

The aim is to maintain an appropriate mix of skills and backgrounds on the management committee and where possible reflect aspects of the wide backgrounds of our service users e.g. gender and ethnicity.

Present Trustees and their backgrounds:

Sandra April is a retired Nurse Manager with experience of working in services for children and families.

Anne Brown is a retired doctor and is currently working as a relationship counsellor.

Kathryn Ferguson is a social worker with experience of supporting families and women.

David Rogers is a serving church minister, has been a school governor and has a record of charitable and community work.

David Simon Smith is a retired teacher and a current school governor and has a record of charitable and community work.

Lyndon Thomas has experience of senior management in a large commercial company. His acumen is in logic, finance and organisation.

Petunia Thomas is active in several spheres including project management, coaching and mentoring, and leadership training.

Jean Williamson is a retired teacher with experience in Early Years, still very active in working with young children at her local church.

New Trustees receive:

1. A link to the publication "The Essential Trustee: what you need to know" publication by the Charity Commission.
2. Memorandum and Articles of Association
3. Most recent annual report and development strategy
4. Minutes of recent Trustees meetings
5. Christian Family Concern objectives for the current year

New Trustees will have met with both the Chair of Trustees and the Chief Executive Officer and will have a one-to-one meeting with another Trustee subsequent to appointment.

Trustees are either drawn from the existing membership of the charity (having some knowledge of Christian Family Concern) or recruited into Membership with a view to taking on trustee responsibilities immediately.

All Trustees need to be able to demonstrate an active Christian faith and an ability and commitment to uphold the Christian ethos of the charity. They are encouraged to participate in areas of the charity where their skills are best suited.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

All Trustees are volunteers appointed subject to obtaining an Enhanced Disclosure from the Disclosure & Barring Service (in keeping with both the Charity's own child protection policy and legal requirements for organisations working with children) and approval by Ofsted where necessary.

RISK MANAGEMENT

Risk management is embedded in the work of Christian Family Concern and all those involved in the Charity. The Trustees have considered the major risks to which the Charity is exposed and have developed a risk management policy to mitigate exposure to these. The different types of risk to which the Charity may be vulnerable include:

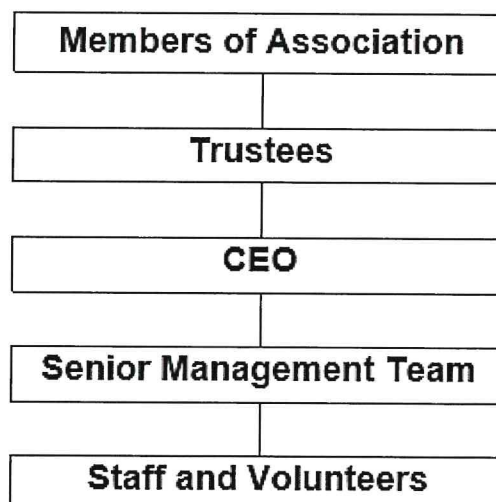
- Damage to reputation.
- Receiving less funding, fewer donations or losing money through inappropriate investments.
- Change in the Government's policy on a particular issue, affecting grants or contracts.
- Key staff leaving a small Charity
- Any other issues threatening the operational viability of the Charity
- Reduction in income in operational areas.

Christian Family Concern's policy is to identify any potential risks that could prevent the Charity from meeting the needs of its beneficiaries by putting in place processes that assess and manage each risk. In this it follows the Risk Management Model recommended by the Charity Commission.

ORGANISATION STRUCTURE

The Members of Association appoint Trustees who monitor, evaluate and strategically manage the work of the Charity. The Trustees are also responsible for appointing and thereafter supervising the Charity's Chief Executive Officer. They hold at least six meetings per year in which they consider detailed reports from all areas of the charity.

In accordance with our management structure, the Chief Executive Officer takes responsibility for the operational management of all services. The Chief Executive Officer also contributes to the Trustees' strategic direction of the charity and meets regularly with the Senior Management Team. All job descriptions provide clear lines of accountability.



CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

SENIOR MANAGEMENT TEAM

Mari Walters held the post of Operations Manager until the end of May 2021. The Charity was restructured in May 2021 meaning Upendo Jordan who had held the post of Finance Officer was then promoted to CEO in August 2021 and Megan Wreford who was previously a Housing Support Worker was promoted to Senior Housing Support Officer in June 2021. Sharon Williams joined as Finance Officer in November 2021.

Heather Tarling held the post of Administration and Communications Officer until October 2021 when Chloë Lindsey took on the role of Charity Administrator. Radika Jordan was the Nursery Head Teacher from February 2021 until February 2022 when Jean Williamson (Trustee), took on the temporary role as Nursery Manager.

RELATED PARTIES

The Charity's past history as an adoption agency means that we still have Members and supporters from all around the UK including some churches outside of Croydon. A number of churches in the locality take an interest in our work and make regular requests for speakers. Many Churches continue to support us with prayer but eleven churches/groups supported us financially this year:

- Bethel Welsh Congregation Church, Swansea
- Croham Road Baptist Church, South Croydon, Surrey
- Emmanuel Church, South Croydon, Surrey
- Sanderstead URC, South Croydon, Surrey
- Selsdon Baptist Church, South Croydon, Surrey
- St George's Church, Wrotham, Kent
- St Peter's PCC, South Croydon, Surrey
- The Vale Gospel Hall, Coulsdon, Surrey
- The Church of the Holy Saviour, Croydon, Surrey
- Waterloo Road Free Church, Uxbridge, Middlesex
- World Outreach Christian Fellowship, South Croydon, Surrey

Beracah and Wallis House Bedsit schemes are both registered as Houses in Multiple Occupation with Croydon Housing Department and are subject to regular inspection by Environmental Health.

The Housing Department and Social Services at local councils along with the Family Nurse Partnership are regular referrers to the bedsits and in effect were purchasers of our services in this financial year. All monies received in this respect were by way of payment for services provided and not in the form of grants of any sort.

We subscribe to a number of organisations such as the National Council of Voluntary Organisations, National Day Nurseries Association, Nursery World, Registered Landlords Association and Croner HR Services.

OBJECTIVES AND ACTIVITIES

MISSION STATEMENT

Christian Family Concern seeks to express the love of Christ in action. It provides services to help parents meet their children's needs, to support the welfare of young people, and works with all sections of the community without discrimination.

Our charitable purpose as stated in our governing document -

'is the relief according to the principles and practice of the Protestant Evangelical Faith...of children.....young persons.....parents and pregnant women in need of care and protection'.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

OUR PRINCIPAL ACTIVITIES

In pursuit of this purpose, we have for the last year been operating:

BIRDHURST NURSERY

A fifty-six place registered Day Nursery for children under five. The last inspection in January 2022 rated the service as 'Requires Improvement'. An improvement plan has been developed and the implementation of this plan has commenced to ensure that the standard of the nursery provision achieves a higher rating at the next inspection.

BEDSIT SCHEMES

The Charity runs 2 bedsit schemes with a total capacity of 21 units. We provide short-term, semi-independent accommodation currently funded through Intensive Housing Management monies, claimed as housing benefit by our service users.

Wallis House Bedsit Scheme is primarily for 10 first-time single mothers and pregnant young women usually in their teens whereas **Beracah Bedsit Scheme** is for slightly older single mothers and pregnant women with lower-level support needs.

A CHRISTIAN COUNSELLING SERVICE

The counsellors have continued to offer a service via zoom during this year and have seen an increase in demand for their service. The number of sessions averaged 26 per month this year.

In all that we do, in keeping with our purpose, we aim to express the love of Christ in action.

OBJECTIVES FOR THE YEAR UNDER REVIEW

1. Services

- To maintain a sustainable Christian charity operating a range of high-quality services relevant to:
 - a. the needs of homeless young mums and their children
 - b. the needs of families in the local community seeking nursery provision
 - c. the wellbeing of individuals who may be helped by empathic counselling

The occupancy of the nursery and the bedsits have both improved – recovered significantly - over the course of the year, post pandemic lows. This confirms that there is still a vital need for both of these services. The counselling services returned to face-to-face meetings in January 2022 and now offer both online sessions and face to face meetings.

2. Properties

- Beracah roof to be reconstructed.
- Continue to work through the planned maintenance schedule.
- Introduce a rolling budget for the replacement of furniture.

The roof on the Beracah building was fully replaced and maintenance/repair work was completed to the roofs on Wallis house and the Nursery buildings in December 2021.

3. Trustees

- Recruit additional Trustees as appropriate.
- Recruit and appoint a Chair of Trustees.
- Put in place an effective Business Continuity Plan.

A new trustee (Kathryn Ferguson) was appointed over the course of the year. A new Chair of trustees (Sandra April) was appointed in March 2021 and has continued in the role supported by Simon Smith as Vice chair. Whilst there is no formal written business continuity plan in place, the Trustees have had to make decisions impacting on business continuity during the pandemic. It is hoped that a documented business continuity plan will be completed in the next financial year.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

4. Training

- Encourage all staff to engage in CPD – Continual Professional Development and ensure provision is made for this.

It has been difficult to implement this objective over the past year because of the changing landscape due to Covid. All staff have undertaken the mandatory training required for their roles.

5. Staffing

- Maintain a good rapport between Trustees and staff through regular visits on site and through individual trustees engaging with specific services.
- Review and implement a staffing structure for the charity which aligns to current needs.
- Introduce a Who Does What document for the whole charity to assist in good communication.
- Develop an effective programme of Personal Development Review for all staff, providing training as required.

Now that Covid restrictions have been eased trustees are seen more regularly on site. Staff are able to access the trustees directly at the new email address of chair@christianfamilyconcern.org.uk

Implementation of the new staffing structure is still a work in progress. The Head Teacher appointed in February 2021 left Christian Family Concern in February 2022 with a new Head Teacher appointed in May 2022. A Chief Executive Officer was appointed in August 2021.

A template was developed to gather information about 'Who does what' but the collection of the data has not been completed yet. It is hoped that this will be completed in the next financial year.

6. Funding

- Re-establish sustainable occupancy for nursery and housing services.
- Increase our financial support from the Christian community in and around Croydon, and also from grant giving bodies in general.
- Develop a fundraising case for support in order to maintain and develop our expanding services for the future; allocating this role to the Finance and Property Officer.

As noted in 1 above, the occupancy levels of both the Nursery and bedsits have recovered significantly after a very difficult period of the Pandemic. However, we finished the financial year having entered a time of high inflation which is likely to mean, larger than usual salary increases, the need for higher fee levels, and thus pressure on the household expenditures of our clients. A delicate balance will be needed in order to maintain those occupancy levels.

7. Support

- Re-develop contact with Croydon Churches Forum.
- Create one new Christian Family Concern website to incorporate the Nursery as well.
- Create a promotional video.
- Visits to local churches.

The Croydon Churches Forum network was largely inactive during the pandemic preventing meaningful contact. Likewise, many supporter churches continued to operate services online, reducing possible visits. Updating of the website and a promotional video were both held over until suitable staff were in post and funds available.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

8. Nursery

- Facilitate excellent childcare for all children including those with additional needs.
- Develop good communication and working relationship with the SEND team.

The Ofsted inspection of the nursery has identified some areas for improvement and this has been addressed by the development of an action plan which is being implemented.

9. Housing

- To appoint a Housing Support Worker and build a cohesive housing team.
- Establish a structured programme of developmental outcomes tailored to the individual needs of each bedsit resident.
- Set up a 'baby bank' to supply equipment toys and clothes to mothers in the community.

The housing support team consists of Housing Support Officer and two Housing support workers. The team have established a structured programme of developmental outcomes tailored to the individual needs of each bedsit resident.

10. Counselling

- Assess the future needs of the counselling service.

The counselling service has continued on line and in person during the year. There has been no formal assessment of the future needs of the counselling service but it is clear there is still a demand.

11. Ethos

- Ensure staff recruitment includes the consideration by candidates of the Christian ethos of Christian Family Concern.
- Look for ways to strengthen the Christian ethos through the life of the charity.
- Pursue all the foregoing objectives in a way that expresses and promotes our Christian ethos, consistently measuring all we do against our Christian identity.

When recruiting to key roles such as Nursery Head Teacher a question is now included in the interview exploring how the potential employee would promote the Christian ethos of the charity.

The charity has introduced a 'Values and Behaviours' document in line with our Christian beliefs which provides clear identification to staff and service users of the ethos of the charity. This is included in all candidate packs for prospective applicants and can be seen on the website.

Monthly staff/Trustee prayer meetings were re-instated as soon as Government pandemic restrictions were lifted.

The Trustees have now added a yearly Trustee prayer meeting to the calendar of meetings, which is used to seek God's direction for the Charity.

Summary

It has been another challenging year in the life of the charity and as such the achievement of some of the objective's set has proven difficult.

As is our usual practice at the end of the financial year the Trustees set the objectives for the year ahead. It is clear that there is continued demand for the services we offer. We are not anticipating any significant changes to the services offered; however, we are planning to be more efficient and effective in all areas of the charity.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

PERFORMANCE DATA – NURSERY

BIRDHURST NURSERY	2020 - 2021	2021 - 2022
Total number of children using the service	107	144
Total number of sessions of childcare used (based on 2 sessions per day)	10,262	19,728
Overall percentage occupancy through the year	36%	70%
Number of days the service was open	190	249

BIRDHURST NURSERY PRE-SCHOOL 2021 - 2022

2021 - 2022 was a challenging year due to the continuing impact of the pandemic which affected our staffing levels. The focus for the Nursery was to increase occupancy in line with the ratio statistics for staff and children's numbers. Whilst a number of staff had been furloughed, a few remained to resume the Nursery provision and subsequently further staff appointments were made, thereby allowing the occupancy levels to be increased.

Areas of learning: -

- Personal, Social and Emotional Development (Prime area)
- Communication and Language (Prime area)
- Physical Development (Prime area)
- Literacy Development
- Mathematics
- Understanding the World
- Expressive Arts and Design

We were able to assess the developmental levels of those children attending at the end of the summer term 2021, prior to their leaving us to enter mainstream or specialist education settings. Those levels may be below the expected levels of development but in view of the disruptive nature of the previous year, they would not give cause for concern. A restructure of the nursery was carried out which included the decision to appoint a Head Teacher with a greater focus on the children's education, welfare and well-being. A Head Teacher was appointed to this new role on 8th February 2021 and stayed with us until 28th February 2022.

PERFORMANCE DATA – BEDSIT SCHEMES

WALLIS HOUSE	2020 - 2021	2021 - 2022
Total number of mothers accessing the service	26	26
Percentage Occupancy	86%	87%
Child protection or child welfare issues	11	17
BERACAH BEDSITS	2020 - 2021	2021 - 2022
Total number of Mothers accessing the service	17	18
Percentage Occupancy	53%	88%
Child protection or child welfare issues	6	8

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

PERFORMANCE DATA - BEDSIT SCHEMES

Our Housing related Support services, worked with 44 Families during the year (some families lived in both buildings during the year). Of the 44 families, 15 families had accessed the service in 2020/2021 and 29 families continued to access the service through 2021/2022.

- 15 families moved on successfully to independent living.
- 4 moved on from the service to access accommodation that could provide a higher level of support than what we are able to offer them.
- 1 family was evicted due to bad behaviour/not adhering to the house rules.

Through the year 4 of our mothers returned to education. Many of the mothers are unable to commence education due to the timing of the birth of their child and will be encouraged to enrol in education the following year.

Many of our families accessing the services receive support from external services, 10 families engaged with the Family Nurse Partnership, which is a health-based service for mothers under the age of twenty. They work with families from early pregnancy until the child is two years old, providing support and parenting skills whilst ensuring the child is developing appropriately. The housing staff liaise with the Family Nurses to enhance the support we jointly offer. The Family Nurse Partnership continues to be responsible for signposting a large number of referrals to our accommodation.

25 of our families have been known to Children's Social Care and had/have allocated Social Workers. 11 of these families were either subject to court proceedings or the children were on Child Protection plans, these families required a higher level of support from the housing Support Team.

The Supported Accommodation occupancy numbers have significantly improved since the Covid-19 lockdown period. More professionals were able to commence home visits, meaning that we received more referrals. This isn't reflected in the numbers this financial year due to around 2/3 of this year falling within the lockdown/Covid affected period.

We have also developed a Christian Family Concern Supported Accommodation Support Model, put together by the Senior Housing Support Officer specifically with our residents in mind. Our Support Model aims to help our residents gain a better understanding of their current situation, working together with them to provide knowledge around independent living skills enabling them to then move on successfully into independent living. This support model ensures that all residents receive an equal service whilst providing guidelines and approximate timescales for support staff. When developing and reviewing support plans, staff will ensure that each resident's individual needs are taken into consideration to ensure that the support is tailored to them. So, while work will centre round the Housing Support Model, each resident's journey with Christian Family Concern will be unique.

This year for the first time, we have 3 staff members working within the Supported Accommodation. Two full time staff members working one to one with the residents, and a part time Support Worker. The extra hands have allowed us to develop an amazing group-work programme offering cooking sessions, messy play sessions, fun art and craft sessions and fun garden sessions planning ahead for the spring and summer months. We have also planned day trips out with the residents.

PERFORMANCE DATA – COUNSELLING SERVICE

At the beginning of the last year counselling continued to be constrained by Covid regulations and much of the work carried on Zoom. In September 2021 we began to see a majority of clients in person with a few opting to remain on zoom for various reasons.

Following the lifting of all Covid restrictions, the counsellors preferred to see all new clients face to face, meaning they would be restricted to seeing clients from the local area, and only between the office hours 9am to 5pm. Those clients who had opted to continue their sessions via Zoom were given the option to complete their counselling that way.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

In terms of enquiries, we had several at the beginning of the year which decreased for a time around the Christmas period. Towards the end of the financial year, we begun to see an increase again to the point that we are considering the need to appoint another counsellor in the next financial year.

Over the past year, Christian Family Concern has continued to support many counselling clients by offering means tested bursaries to cover the cost of their session's dependent on their circumstances.

There is continued demand for the counselling service and over the next year we shall be asking each client who finishes a course of counselling to complete a questionnaire on their experience to review both the current efficacy of the service, and to explore how it might possibly be improved in the future.

COUNSELLING	2021 - 2022
Total Number of Counselling Sessions* Held	186
Total Number of Clients Attending Counselling	20
Total Number of New Assessments	9
Total Number of Staff Supervision Sessions*	43

* Each session is an hour

FINANCIAL REVIEW

The financial year ended 31st March 2022 produced a deficit of £44,402 compared with a deficit of £33,789 in the previous year.

Income from fees and rents was £827,138 and was up £225,202 on the previous year. Charitable activities expenditure was also up by £113,094 at £991,059.

Donation and legacy income rose by some £40,000 on the previous year, up to £121,000. We are, of course, very grateful to supporters who remember us in their Wills, but we cannot rely on such generosity in our budgeting process.

The £44,402 deficit meant that our funds, restricted and unrestricted, fell to c. £1,085,000 which is totally consistent with the Trustees' agreed policy in respect of the reserves required to sustain the Charity on an ongoing basis.

FUNDRAISING

We do not use any outside organisation to help with our fundraising. We publish a newsletter three times a year which is sent to our members and other supporters, and in those publications, we may ask them to support new initiatives. Occasionally, we will make an application to a grant making body for financial support. We received no complaints in respect of our approach to fundraising in the year to 31st March 2022.

PUBLIC BENEFIT

As indicated in previous reports the Trustees are aware that charity law and guidance from the Charity Commission require us to report on how we provide 'public benefit' and we have had due regard to them when planning the charity's activities. All of our activities fit with our charitable purposes as set out in our governing documents and are entirely charitable in nature.

Many of the Birdhurst Nursery children are on Early Years funding. Some of the young mothers in our bedsit accommodation have been able to access childcare funding through the Care to Learn Scheme, which enables them to further their education whilst their child attends the Nursery. The Charity also offer a high level of public benefit in its counselling provision. Most clients are on benefits and can only make voluntary contributions which are augmented by bursaries.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

INVESTMENT POLICY

The Trustees have decided that so long as investments total less than £200,000, M&G Charibond is an appropriate collective investment scheme. If the investments exceeded £200,000, or Christian Family Concern was given specific investments, the Trustees would reconsider that policy.

RESERVES POLICY

Christian Family Concern holds funds at levels that Trustees determine from time to time (see below). Reserves are held in keeping with the charity's investment policies involving a low level of risk. These funds are held for the purposes below.

The charity is careful, prayerful, prudent and detailed in its financial planning and monitoring (e.g. comprehensive budgets and monthly management accounts). These are the charity's primary tools in managing financial risk.

1. Cash Flow Management

To manage the day to day, week to week and month to month variations in income and expenditure and ensure that the charity can operate effectively, paying bills as they fall due, and providing services without interruption.

2. Contingency

To cover unforeseen deficits, we take account of:

- Forecasts of levels of earned and voluntary income 2 - 3 years ahead (a timescale intended to allow for remedial action).
- Levels of expenditure related to the charity's activities over the same period.
- The relative reliability or vulnerability of income sources related to each of the charity's activities.
- An analysis of contingencies or risks that includes judgements of the likelihood of them occurring and the potential consequences.

3. Refurbishment

An established planned maintenance programme is in place; this considers long term projects and the anticipated capital expenditure in the years ahead. Roofing work which extended to all three of our buildings was completed during the year at a total cost of £136,822 including VAT. Of that cost £120,175 was paid out during the financial year. £46,630 of that expenditure was capitalised.

Routine maintenance and repairs are covered within the charity's annual budget and spending plans.

4. Development

The charity's current activities are planned so that ongoing costs can be reasonably expected to be met by earned and voluntary income on a yearly basis.

From time to time the Charity may/will identify new areas of work – unmet needs that fit within the objectives of the charity – or ways of extending or developing existing services that require 'start up' funding, whether capital or revenue. Potential developments will vary in scale, some of which have a longer 'gestation' period and require larger sums meaning a balance might be retained in the development fund for more than a year or two.

From time to time in its history the charity has, like others, had to end or withdraw from particular activities or services. This leads to some closure costs. In most cases closure costs are likely to be covered by drawing on each of the four areas as set out below.

The charity can, of course, only hold reserves at or above the minimum where our income/assets allow. This policy, as well as the designated amounts, is reviewed and either confirmed or amended on a yearly basis by the Trustees. Indeed, the Trustees keep all the Charity's various policies under continuous review.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

4. Development (continued)

Suggested level of reserves that the charity should aim to hold for 2022– 2023 are:

1.	Cash Flow Management	£ 45,000	-	£ 50,000
2.	Contingency Fund	£ 80,000	-	£100,000
3.	Refurbishment Fund	£ 25,000	-	£ 50,000
4.	Development Fund	£ 25,000	-	£100,000
	TOTAL RESERVES:	£ 175,000	-	£ 300,000

Currently the charity holds investments in the sum of £143,894 (see note 10). Tangible fixed assets stood at £746,857 (see note 9). Additionally, at the end of this reporting period our net current assets were £194,228.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Christian Family Concern for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its operations.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Independent examiners

A resolution will be proposed at the Annual General Meeting regarding examination of the Charity's accounts.

The trustees' report was prepared in accordance with the special provision of Part 15 of the Companies Act relating to small companies and approved by the Board of Trustees.



Miss S April - Chair of Trustees

Trustee

Dated: 25 July 2022



Mr L M Thomas - Honorary Treasurer &
Company Secretary (from 7th May 2021)
Trustee

CHRISTIAN FAMILY CONCERN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHRISTIAN FAMILY CONCERN

I report to the trustees on my examination of the financial statements of Christian Family Concern (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

- 1 Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 The financial statements do not accord with those records; or
- 3 The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Miriam Hickson FCA
Jacob Cavenagh & Skeet
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW



Dated: 22 August 2022

CHRISTIAN FAMILY CONCERN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Unrestricted funds £	Restricted funds £	Total 2021 £
<u>Income from:</u>							
Donations and legacies	2	106,306	15,029	121,335	78,390	3,162	81,552
Charitable activities income	4	827,138	-	827,138	601,936	-	601,936
Investments	3	3,207	-	3,207	5,314	-	5,314
Other income		613	-	613	10,661	-	10,661
Other income - CJRS Grant		1,253	-	1,253	144,762	-	144,762
Total income		938,517	15,029	953,546	841,063	3,162	844,225
<u>Expenditure on:</u>							
Raising funds		196	-	196	451	-	451
Charitable activities expenditure	5	976,030	15,029	991,059	872,153	5,812	877,965
Total expenditure		976,226	15,029	991,255	872,604	5,812	878,416
Net (losses)/gains on investments		(6,693)	-	(6,693)	402	-	402
Net expenditure before transfers		(44,402)	-	(44,402)	(31,139)	(2,650)	(33,789)
Gross transfers between funds		-	-	-	5,395	(5,395)	-
Net expenditure for the year/ Net movement in funds		(44,402)	-	(44,402)	(25,744)	(8,045)	(33,789)
Reconciliation of funds							
Fund balances at 1 April 2021		1,123,131	6,250	1,129,381	1,148,875	14,295	1,163,170
Fund balances at 31 March 2022		1,078,729	6,250	1,084,979	1,123,131	6,250	1,129,381

CHRISTIAN FAMILY CONCERN

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	9		746,857		750,745
Investments	10		143,894		150,587
			<u>890,751</u>		<u>901,332</u>
Current assets					
Debtors	11	125,659		72,747	
Cash at bank and in hand		112,825		210,080	
		<u>238,484</u>		<u>282,827</u>	
Creditors: amounts falling due within one year	12	(44,256)		(54,778)	
Net current assets			194,228		228,049
Total assets less current liabilities			<u>1,084,979</u>		<u>1,129,381</u>
Income funds					
Restricted funds	15		6,250		6,250
<u>Unrestricted funds</u>					
Designated funds	14	691,808		691,808	
General unrestricted funds		386,921		429,119	
Revaluation reserve		-		2,204	
			<u>1,078,729</u>		<u>1,123,131</u>
			<u>1,084,979</u>		<u>1,129,381</u>

CHRISTIAN FAMILY CONCERN

BALANCE SHEET (CONTINUED)

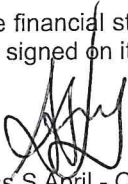
AS AT 31 MARCH 2022

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the board of directors and authorised for issue on 25 July 2022 and are signed on its behalf by:



Miss S April - Chair of Trustees

Trustee



Mr L M Thomas - Honorary Treasurer & Company Secretary
(from 7th May 2021)

Trustee

Company Registration No. 01486298

CHRISTIAN FAMILY CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash absorbed by operations	18		(53,311)		(12,641)
Investing activities					
Purchase of tangible fixed assets		(47,151)		(42,435)	
Investment income received		3,207		5,314	
Net cash used in investing activities			(43,944)		(37,121)
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(97,255)		(49,762)
Cash and cash equivalents at beginning of year			210,080		259,842
Cash and cash equivalents at end of year			112,825		210,080

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Christian Family Concern is a private company limited by guarantee incorporated in England and Wales. The registered office is Wallis House, 42 South Park Hill Road, South Croydon, Surrey, CR2 7YB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared on the historical cost convention, modified to include the revaluation of fixed asset investments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

Grant income from the Coronavirus Job Retention Scheme is recognised as other income in the period to which the underlying furloughed staff costs relate.

Legacies

Legacies capable of financial measurement are accounted for when receivable.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

Expenditure incurred during the year is allocated directly to the relevant activity. Expenditure on support costs is allocated between activities in the accounts on the basis of the use of resources by each activity.

1.6 Tangible fixed assets

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

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

Land and buildings	2.5% on cost
Plant and machinery	33% on cost
Fixtures, fittings & equipment	20% on cost

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	87,877	15,029	102,906	36,890	3,162	40,052
Legacies receivable	18,429	-	18,429	41,500	-	41,500
	<u>106,306</u>	<u>15,029</u>	<u>121,335</u>	<u>78,390</u>	<u>3,162</u>	<u>81,552</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Income from listed investments	2,865	3,657
Interest receivable	342	1,657
	<u>3,207</u>	<u>5,314</u>

4 Charitable activities income

	2022	2021
	£	£
Birdhurst Nursery	586,450	411,920
Wallis House Bedsits	104,311	100,348
Beracah Bedsits	131,649	84,737
Counselling	4,728	4,931
	<u>827,138</u>	<u>601,936</u>

5 Charitable activities expenditure

	Direct costs	Support	Total	Total
	£	£	2022	2021
	£	£	£	£
Birdhurst Nursery	557,993	197,810	755,803	665,463
WallisHouse Bedsits	88,113	50,460	138,573	126,652
Beracah Bedsits	55,937	37,340	93,277	80,271
Counselling	3,406	-	3,406	5,579
	<u>705,449</u>	<u>285,610</u>	<u>991,059</u>	<u>877,965</u>

6 Trustees

One trustee received £300 Honorarium, agreed by the Trustee Board (2021: £NIL). No trustees were reimbursed for any expenses incurred (2021: £300 reimbursed for travel expenses).

Members of the close family of trustees received remuneration of £12,309 (2021: £NIL).

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

7 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Full time	15	18
Part time	16	12
Total	<u>31</u>	<u>30</u>

Employment costs	2022 £	2021 £
Wages and salaries	577,969	596,294
Social security costs	34,257	26,189
Other pension costs	9,009	9,616
	<u>621,235</u>	<u>632,099</u>

Termination payments of £16,750 were recognised during the year when agreement was reached (2021: £45,446) and are included in employment costs above.

There were no employees whose annual remuneration was £60,000 or more.

8 Support costs

	Support costs £	Governance costs £	2022 £	2021 £
Staff costs	151,182	-	151,182	105,434
Depreciation	53,893	-	53,893	48,418
Accommodation costs	52,364	-	52,364	35,180
Office costs	7,103	-	7,103	7,697
Financial costs	2,173	-	2,173	1,659
Other	13,855	-	13,855	7,635
Accountancy	-	2,094	2,094	1,778
Independent examination	-	2,946	2,946	3,148
	<u>280,570</u>	<u>5,040</u>	<u>285,610</u>	<u>210,949</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

9 Tangible fixed assets

	Land and buildings	Plant and machinery	Fixtures, fittings & equipment	Total
	£	£	£	£
Cost				
At 1 April 2021	1,240,313	19,830	199,287	1,459,430
Additions	49,484	-	522	50,006
At 31 March 2022	1,289,797	19,830	199,809	1,509,436
Depreciation and impairment				
At 1 April 2021	572,314	18,266	118,105	708,685
Depreciation charged in the year	30,614	466	22,814	53,894
At 31 March 2022	602,928	18,732	140,919	762,579
Carrying amount				
At 31 March 2022	686,869	1,098	58,890	746,857
At 31 March 2021	667,999	1,564	81,182	750,745

10 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2021	150,587
Valuation changes	(6,693)
At 31 March 2022	143,894
Carrying amount	
At 31 March 2022	143,894
At 31 March 2021	150,587

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

11 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Trade debtors	18,060	13,693
Other debtors	107,599	43,408
Prepayments and accrued income	-	15,646
	<u>125,659</u>	<u>72,747</u>

12 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	8,933	8,167
Trade creditors	-	16,593
Other creditors	1,736	1,571
Accruals and deferred income	33,587	28,447
	<u>44,256</u>	<u>54,778</u>

13 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted Funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	746,857	-	746,857	750,745	-	750,745
Investments	143,894	-	143,894	150,587	-	150,587
Current assets/ (liabilities)	187,978	6,250	194,228	221,799	6,250	228,049
	<u>1,078,729</u>	<u>6,250</u>	<u>1,084,979</u>	<u>1,123,131</u>	<u>6,250</u>	<u>1,129,381</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

14 Designated funds

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

	Balance at 1 April 2021	Movement in funds				Balance at 31 March 2022
		Income	Expenditure	Gain	Transfers	
	£	£	£	£	£	£
Tangible Fixed Assets						
Reserve	409,300	-	-	-	-	409,300
Revaluation reserve	5,008	-	-	-	-	5,008
Cashflow	45,000	-	-	-	-	45,000
Contingencies	95,000	-	-	-	-	95,000
Refurbishment	37,500	-	-	-	-	37,500
Development	100,000	-	-	-	-	100,000
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>691,808</u>

	Balance at 1 April 2020	Movement in funds				Balance at 31 March 2021
		Income	Expenditure	Gain	Transfers	
	£	£	£	£	£	£
Tangible Fixed Assets						
Reserve	409,300	-	-	-	-	409,300
Revaluation reserve	5,008	-	-	-	-	5,008
Cashflow	45,000	-	-	-	-	45,000
Contingencies	95,000	-	-	-	-	95,000
Refurbishment	37,500	-	-	-	-	37,500
Development	100,000	-	-	-	-	100,000
Berakah redevelopment	-	-	-	-	-	-
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>691,808</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

15 Restricted funds

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

	Movement in funds				Balance at 31 March 2022 £
	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	
Wallis House Fund	-	15,029	(15,029)	-	-
Pilgrim project	6,250	-	-	-	6,250
	<u>6,250</u>	<u>15,029</u>	<u>(15,029)</u>	<u>-</u>	<u>6,250</u>

	Movement in funds				Balance at 31 March 2021 £
	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	
Wallis House Fund	-	3,162	(3,162)	-	-
Pilgrim project	6,250	-	-	-	6,250
Emergency Fund	2,650	-	(2,650)	-	-
Birdhurst Garden path	5,395	-	-	(5,395)	-
	<u>14,295</u>	<u>3,162</u>	<u>(5,812)</u>	<u>(5,395)</u>	<u>6,250</u>

The Wallis House Fund represents various donations and tax recovered during the course of the financial year. These donations were raised from the newsletter appeal to help cover the loss of Croydon Council's supporting people funding which came to an end in March 2015. These funds have been used in this financial year specifically to provide support for the Wallis Bedsit residents.

The Pilgrim project fund represents a donation received (and tax recovered) given for a short service for older teenagers and young adults with learning disabilities.

The Emergency fund is monies set aside to be used at the discretion of the Housing Management team for the relief of hardship of any mother or child resident in the Wallis and Beracah bedsits.

The Birdhurst Garden Path a donation made by a Member of the Association the cover the costs of a garden path in the nursery. This was spent in the year ending March 2020. The transfer in this year is to correct the allocation of the expenditure in the prior year.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

16 Operating lease commitments

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

	2022 £	2021 £
Within one year	2,218	2,218
Between two and five years	3,460	5,678
	<u>5,678</u>	<u>7,896</u>

The lease payments recognised as an expense during the year were £2,535 (2021: £2,300).

17 Capital commitments

2022 £	2021 £
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At 31 March 2022 the charity had capital commitments as follows:

Contracted for but not provided in the financial statements:

Acquisition of property, plant and equipment	-	62,584
	<u>-</u>	<u>62,584</u>

18 Cash generated from operations

2022 £	2021 £
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Deficit for the year	(44,402)	(33,789)
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Adjustments for:

Investment income recognised in statement of financial activities	(3,207)	(5,314)
---	---------	---------

Fair value gains and losses on investments	6,693	(402)
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Depreciation and impairment of tangible fixed assets	53,893	48,418
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Movements in working capital:

(Increase) in debtors	(52,911)	(38,072)
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(Decrease)/increase in creditors	(13,377)	16,518
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Cash absorbed by operations

(53,311)	(12,641)
<u>(53,311)</u>	<u>(12,641)</u>

19 Analysis of changes in net funds

The charity had no debt during the year.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

20 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows:

	2022	2021
	£	£
Aggregate compensation	<u>205,173</u>	<u>186,666</u>

Members of the close family of key management personnel received remuneration of £NIL (2021: £31,525).

CHRISTIAN FAMILY CONCERN

England & Wales - Charity number 279962

Accounts

Charity Registration No. 279962

Company Registration No. 01486298 (England and Wales)

CHRISTIAN FAMILY CONCERN
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

CHRISTIAN FAMILY CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss S April - Chair from 11 March 2021 Dr D A Brown Rev D A Rogers - Chair until 10 March 2021 Mr D S Smith - Vice Chair from 11 March 2021 (Appointed 9 November 2020) Mr L M Thomas - Treasurer Mrs P Thomas Mrs J Williamson	
Charity number	279962	
Company number	01486298	
Registered office	Wallis House 42 South Park Hill Road South Croydon Surrey CR2 7YB	
Independent examiner	Miriam Hickson FCA Jacob Cavenagh & Skeet 5 Robin Hood Lane Sutton Surrey SM1 2SW	
Bankers	Barclays Bank plc 1 North End Croydon CR9 1RN	HSBC Bank plc 1 Aldermans Hill London N13 4YE
	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	Principality Building Society PO Box 89 Principality Buildings Cardiff CF10 1UA
Solicitors	Wellers Law Group LLP (incorporating Cooke Matheson) Dixon House 72-75 Fenchurch Street London EC3M 4BR	

CHRISTIAN FAMILY CONCERN

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CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees are pleased to present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

STRUCTURE GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The organisation is a charitable company limited by guarantee, incorporated on 19 March 1980 and registered with the Charity Commission under number 279962. The objects and powers of the company are established under Memorandum of Association and the Charity is governed under its Articles of Association which were last revised in 2001. In the event of the company being wound up Members are required to contribute an amount not exceeding £1.00. There are 35 Members of Association as at the end of March 2021.

TRUSTEE RECRUITMENT, INDUCTION AND TRAINING

The aim is to maintain an appropriate mix of skills and backgrounds on the management committee and where possible reflect aspects of the wide backgrounds of our service users e.g. gender and ethnicity.

Present Trustees and their backgrounds:

Sandra April is a retired Nurse Manager with experience of working in services for children and families.

Anne Brown is a retired doctor and is currently working as a relationship counsellor.

David Rogers is a serving church minister, has been a school governor and has a record of charitable and community work.

David Simon Smith is a retired teacher and a current school governor and has a record of charitable and community work.

Lyndon Thomas has experience of senior management in a large commercial company. His acumen is in logic, finance and organisation.

Petunia Thomas is active in several spheres including project management, coaching and mentoring, and leadership training.

Jean Williamson is a retired teacher with experience in Early Years, still very active in working with young children at her local church.

New Trustees receive:

1. A link to the publication "The Essential Trustee: what you need to know" on the Charity Commission website.
2. Memorandum and Articles of Association
3. Most recent annual report and development strategy
4. Minutes of recent Trustees meetings

New Trustees will have met with both the Chair of Trustees and the Operations Manager and will have a one-to-one meeting with another Trustee subsequent to appointment.

Trustees are either drawn from the existing membership of the charity (having some knowledge of Christian Family Concern) or recruited into Membership with a view to taking on trustee responsibilities immediately.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

All Trustees need to be able to demonstrate an active Christian faith and an ability and commitment to uphold the Christian ethos of the charity. They are encouraged to participate in areas of the charity where their skills are best suited.

All Trustees are volunteers appointed subject to obtaining an Enhanced Disclosure from the Disclosure & Barring Service (in keeping with both the Charity's own child protection policy and legal requirements for organisations working with children) and approval by Ofsted where necessary.

RISK MANAGEMENT

Risk management is embedded in the work of Christian Family Concern and all those involved in the Charity. The Trustees have considered the major risks to which the Charity is exposed and have developed a risk management policy to mitigate exposure to these. The different types of risk to which the Charity may be vulnerable include:

- Damage to reputation.
- Receiving less funding, fewer donations or losing money through appropriate investments.
- Change in Government's policy on particular issue affecting grants or contracts.
- Key staff leaving a small Charity.
- Any other issues threatening the operational viability of the Charity.
- Reduction in income in operational areas.

Christian Family Concern's policy is to identify any potential risks that could prevent the Charity from meeting the needs of its beneficiaries by putting in place processes that assess and manage each risk. In this it follows the Risk Management Model recommended by the Charity Commission.

ORGANISATION STRUCTURE

The Members of Association appoint Trustees who monitor, evaluate and strategically manage the work of the Charity. The Trustees are also responsible for appointing and thereafter supervising the Charity's Operations Manager and Finance Officer. They hold at least six meetings per year in which they consider detailed reports from both the Operations Manager and Finance Officer.

In accordance with our management structure, the Operations Manager role is split 50/50 on housing management issues and charity-wide supervision and development. The Operations Manager also contributes to the Trustees' strategic management of the charity and meets regularly with the Senior Team. All job descriptions provide clear lines of accountability.



Mari Walters, Upendo Jordan and Heather Tarling held the posts of Operations Manager, Finance Officer and Administration and Communications Officer respectively. Annette Fahy and Rita Scott were Co-Managers of the Nursery having been replaced by Radika Jordan the Nursery Head Teacher in February 2021.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

RELATED PARTIES

The Charity's past history as an adoption agency means that we still have Members and supporters from all around the UK including some churches outside of Croydon. A number of churches in the locality take an interest in our work and make regular requests for speakers. Many churches continue to support us with prayers but six churches/groups supported us financially this year:

- Bethel Welsh Congregation Church, Swansea
- Emmanuel Church, South Croydon, Surrey
- Sanderstead URC, South Croydon, Surrey
- Selsdon Baptist Church, South Croydon, Surrey
- St Mary Magdalene, Croydon, Surrey
- St Peter's PCC, South Croydon, Surrey

Beracah and Wallis House Bedsit schemes are both registered as Houses in Multiple Occupation with Croydon Housing Department and are subject to regular inspection by Environmental Health.

The Housing Department and Social Services at local councils along with the Family Nurse Partnership are regular referrers to the bedsits and in effect were purchasers of our services in this financial year. All monies received in this respect were by way of payment for services provided and not in the form of grants of any sort.

We subscribe to a number of organisations such as the National Council of Voluntary Organisations, National Day Nurseries Association, Nursery World, Registered Landlords Association, Croydon Neighbourhood Care Association and Croner HR Services.

OBJECTIVES AND ACTIVITIES

MISSION STATEMENT

Christian Family Concern seeks to express the love of Christ in action. It provides services to help parents meet their children's needs, to support the welfare of young people, and works with all sections of the community without discrimination.

Our charitable purpose as stated in our governing document -

'is the relief according to the principles and practice of the Protestant Evangelical Faith...of children.....young persons.....parents and pregnant women in need of care and protection'.

OUR PRINCIPAL ACTIVITIES

In pursuit of this purpose we have for the last year been operating:

BIRDHURST NURSERY - A fifty-six place registered Day Nursery for children under five. The last inspection in February 2017 rated the service as 'Good'. A high number of children attending the nursery are eligible for 2 year old funding and all those over three access either 15 or 30 hours government funding, the level being dependent on the parents work and income.

BEDSIT SCHEMES - The Charity runs 2 bedsit schemes with a total capacity of 21 units. We provide short-term, semi-independent accommodation currently funded through Intensive Housing Management monies, claimed as housing benefit by our service users.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

Wallis House Bedsit Scheme is primarily for 10 first-time single mothers and pregnant young women usually in their teens whereas **Beracah Bedsit Scheme** is for slightly older single mothers and pregnant women with lower-level support needs.

A CHRISTIAN COUNSELLING SERVICE. The counsellors have continued to offer a service via zoom during this year and have seen an increase in demand for their service. The number of sessions averaged 26 per month this year.

In all that we do, in keeping with our purpose, we aim to express the love of Christ in action.

OBJECTIVES FOR THE YEAR UNDER REVIEW

1. Services

To maintain a sustainable Christian charity operating a range of high-quality services relevant to:

- a) The needs of homeless young mums and their children.
- b) The needs of families in the local community seeking nursery provision.
- c) The wellbeing of individuals who may be helped by empathetic counselling.

Due to the Covid 19 pandemic the nursery and the bedsits have experienced low levels of occupancy for sustained periods. This has meant that the charity have had to draw on reserves to sustain the charity.

2. Properties

To build on the successful introduction of the Planned Maintenance Programme.

To ensure the new kitchen is being used optimally.

To introduce a rolling budget for the replacement of furniture

Planned work on the roofs as part of the Planned Maintenance Programme was delayed to the following year and will be completed 2021-2022. Deposit for this work has already been paid.

3. Trustees

To recruit additional Trustees as appropriate.

To recruit and appoint a new Honorary Treasurer.

To put in place an effective Business Continuity Plan.

David Simon Smith was appointed as an additional Trustee in November 2020. David Rogers stepped down as Chair of Trustees 10th March 2021 and handed over to Sandra April who is the current Chair. David Simon Smith also took over as Vice Chair at the same time. The development of an effective Business Continuity Plan has been challenging given the myriad of changes that the Charity has had to respond to during the year.

4. Management

To assess the needs of nursery management in light of one of the co-managers expected retirement.

To ensure managers receive adequate training for appraisal processes.

To develop an effective programme of Personal Development Review for all staff, providing training as required.

A staff review was undertaken during the summer of 2020. The outcome of the review was the recommendation of a new management structure for CFC. There has been some delay in implementing a new management structure but the process has started with the appointment of a new Head Teacher for the Nursery in February 2021.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

5. Staffing

To maintain a good rapport between Trustees and staff through regular visits on site and through individual trustees engaging with specific services.

To review the staffing structure of the charity and align to current needs.

To introduce a "Who Does What" document for the whole charity to assist in good communication.

To appoint an additional Housing Support Worker and build a cohesive housing team.

To look to appoint an additional bookkeeper.

Given the reduction of the occupancy of the nursery and bedsits it was necessary to undertake a redundancy consultation, the result of which was that nine staff across the organisation were made redundant. Two of those staff had requested voluntary redundancy.

6. Training

To provide suitable training for trustees and managers for complaints/grievance and disciplinary procedures.

To encourage all staff to engage in CPD – Continual Professional Development and ensure provision is made for this.

This objective was not achieved.

7. Funding

To develop a fundraising case for support in order to maintain and develop our expanding services for the future; allocating this role to the Finance and Property Officer.

To resolve the issue of restricted donations (with particular reference to the possible appointment of a chaplain), potentially by sponsoring attendance at seasonal Christian camps by service users.

It was agreed that these funds could be used for a summer event. This could not be organised due to the Government restrictions because of the Covid 19 pandemic.

8. Support

To consider ways of increasing the support which the Charity receives from service users, local Christians and other stakeholders, mainly by spreading awareness of the Charity's work by visits to churches and through stronger links with CCF (Croydon Churches' Forum).

9. Ethos

To ensure staff recruitment includes the consideration of candidates who will uphold the Christian Ethos of Christian Family Concern.

To pursue all the foregoing objectives to express and promote our Christian Ethos, consistently reviewing all we do in line with our Christian identity.

Summary

The Covid 19 pandemic has had a significant impact on the services provided by the Charity during 2020. In this unprecedented year Christian Family Concern has faced the challenge of maintaining a viable charity in the midst of a pandemic. See below some of the challenges faced following the first of three national lockdowns in the financial year. The first National lockdown started on 23rd March 2020 and was in force on the 1st April 2020:

1. Closure of the Nursery in line with Government guidance
2. Low occupancy of the nursery and bedsits for a large portion of the year
3. Redundancy process undertaken across the whole organisation
4. A risk assessment was undertaken across the whole site to ensure it is covid secure to maximise the protection of staff and service users

Despite these challenges the Charity has weathered the storm and it is hoped that the coming year will see a restoration of anything that has been lost.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The Covid-19 pandemic had a devastating impact on the income of the Charity in the year to March 2021 in both our Nursery and Housing activities. This meant that the Charity's reserves were also badly hit. We can expect the impact of this situation to last well into the subsequent year. It should be noted that the Government Furlough Scheme was vital in limiting our deficit.

PERFORMANCE DATA – NURSERY

BIRDHURST NURSERY	2019 - 2020	2020 - 2021
Total number of children using the service	162	107
Total number of sessions of childcare used (based on 2 sessions per day)	21,935	10,262
Overall percentage occupancy through the year	78%	36%
Number of days the service was open	250	190

BIRDHURST NURSERY PRE-SCHOOL DATA 2020-2021

2020-2021 was a challenging year due to the pandemic. Due to closures across the year children left the nursery at different times. This meant that carrying out accurate assessments on the children 'graduating' at the end of the Pre-school year was not possible. However, as the children experienced a disrupted year it can only be assumed that this would have heavily impacted the majority of the children in the three Prime areas of learning, if not all the areas of learning.

Areas of learning:-

Personal, Social and Emotional Development (Prime area)
Communication and Language (Prime area)
Physical Development (Prime area)
Literacy Development
Mathematics
Understanding the World
Expressive Arts and Design

It was not possible for us to know whether the children 'graduating' were ready for school as many of them did not return to us after the first lockdown. The Nursery made use of the government's furlough scheme. Unfortunately, the continued uncertainty made a programme of redundancies necessary in November 2020.

A restructure of the nursery was carried out which included the decision to appoint a Head Teacher with a greater focus on the children's education, welfare and well-being. Mrs. Radika Jordan was appointed to this new role shortly before the end of the financial year.

PERFORMANCE DATA – BEDSIT SCHEMES

WALLIS HOUSE	2019 – 2020	2020 - 2021
Total number of mothers accessing the service	28	26
Percentage Occupancy	92%	86%
Child protection or child welfare issues	12	11
Care leavers	5	2

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

PERFORMANCE DATA - BEDSIT SCHEMES

BERACAH BEDSITS	2019 – 2020	2020 - 2021
Total number of Mothers accessing the service	21	17
Percentage Occupancy	97%	53%
Child protection or child welfare issues	4	6

Our Housing related Support services, worked with 37 Families during the year (some families lived in both buildings during the year). Of the 37 families, 18 families had accessed the service in 2019/2020 and 15 families continued to access the service into 2021/2022.

- 14 families moved on successfully to independent living.
- 5 moved on from the service to access accommodation that could provide a higher level of support than we are able to offer them.
- No families were evicted due to bad behaviour/not adhering to the house rules.
- 5 families were moved out of upstairs Beracah in May 2020 with support from the Family Justice Centre due to concerns surrounding the male guests that were visiting and potential Child Sexual Exploitation. The 6 rooms upstairs were left vacant for a period of time, to ensure that safety measures could be put in place and that enough time had passed to prevent any future issues of a similar nature.

Through the year 10 of our mothers returned to education. Many of the mothers are unable to commence education due to the timing of the birth of their child and will be encouraged to enrol in education the following year.

Many of our families accessing the services receive support from external services, 21 families engaged with the Family Nurse Partnership, which is a health-based service for mothers under the age of twenty. They work with families from early pregnancy until the child is two years old, providing support and parenting skills whilst ensuring the child is developing appropriately. The housing staff liaise with the Family Nurses to enhance the support we jointly offer. The family Nurse Partnership continues to be responsible for signposting over 50% of referrals to our accommodation.

19 of our families have been known to social care and had/have allocated Social Workers. 12 of these families were either subject to court proceedings or the children were on Child Protection plans, these families required a higher level of support from the housing Support Team.

The Covid 19 Pandemic has had an impact on the service resulting in lower occupancy from mid-2020 through to early 2021. This is mainly attributed to external professionals, such as Health Visitors, Family Nurses, Social Workers and Midwives not doing home visits and not able to identify families that were in need of the support we offer.

PERFORMANCE DATA – COUNSELLING SERVICE

COUNSELLING	2020 - 2021
Total Number of Counselling Sessions Held	319
Total Number of Clients Attending Counselling	30
Total Number of New Assessments	8
Total Number of Staff Supervision Sessions	12

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

From the date of the first lockdown Counselling has been conducted virtually, mostly via Zoom, but sometimes by phone or WhatsApp. Clients already in counselling mostly adapted readily to the change, clients referred after lock down accepted that this was currently the only safe way to be counselled and chose which route they would prefer.

Initially counsellors found it challenging working with only a small picture shot of clients, but all settled in to it quite soon. There were some advantages for clients in that we could work with people from all over the country if asked, and one counsellor worked with a client from the Channel Islands. During summer 2020 we had a waiting list for a time, but some of these clients found other counselling services whilst waiting and by the autumn we were once again seeing clients as they were referred.

Once we had adjusted to remote counselling we have seen nothing to suggest that counselling in this way is either less effective or more lengthy, and we saw roughly the same number of clients as before. One counsellor would prefer to continue working in this way in the future, while the other two look forward to seeing their clients face-to-face as soon as is safely possible.

FINANCIAL REVIEW

As commented elsewhere in this report, the Covid 19 pandemic had a drastic impact on the operations of Christian Family Concern. There were a series of closures of the Birdhurst Nursery as a result of the imposed lockdowns or self-isolation requirements. The bedsit occupancy levels were hit as some of the referral agencies that we rely on were barely operating.

We did make significant use of the Government's Furlough Scheme which compensated us by some £145,000.

The financial year ended 31st March 2021 produced a deficit of some £33,789 compared with a surplus of £20,558 in the previous year.

Income from fees and rents was £601,936 and was down £271,301 on the previous year. Charitable activities expenditure was also down by £38,850 at £877,965.

Donation and legacy income rose by some £29,300 on the previous year, up to £81,000. We are, of course, very grateful to supporters who remember us in their Wills, but we cannot rely on such generosity in our budgeting process.

The £33,789 deficit meant that our funds, restricted and unrestricted, fell to c. £1,129,000 which is totally consistent with the Trustees' agreed policy in respect of the reserves required to sustain the Charity on an ongoing basis.

FUNDRAISING

We do not use any outside organisation to help with our fundraising. We publish a newsletter three times a year which is sent to our members and other supporters, and in those publications, we may ask them to support new initiatives. Occasionally, we will make an application to a grant making body for financial support. We received no complaints in respect of our approach to fundraising in the year to 31st March 2021.

PUBLIC BENEFIT

As indicated in previous reports the Trustees are aware that charity law and guidance from the Charity Commission require us to report on how we provide 'public benefit' and we have had due regard to them when planning the charity's activities. All of our activities fit with our charitable purposes as set out in our governing documents and are entirely charitable in nature.

Many of the Birdhurst Nursery children are on Early Years funding. Some of the young mothers in our bedsit accommodation have been able to access childcare funding through the Care to Learn Scheme, which enables them to further their education whilst their child attends the Nursery. The Charity also offer a high level of public benefit in its counselling provision. Most clients are on benefits and can only make voluntary contributions which are augmented by bursaries.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

INVESTMENT POLICY

The Trustees have decided that so long as investments total less than £200,000, M&G Charibond is an appropriate collective investment scheme. If the investments exceeded £200,000, or Christian Family Concern was given specific investments, the Trustees would reconsider that policy.

RESERVES POLICY

Christian Family Concern holds funds at levels that Trustees determine from time to time (see below). Reserves are held in keeping with the charity's investment policies involving a low level of risk. These funds are held for the purposes below.

The charity is careful, prayerful, prudent and detailed in its financial planning and monitoring (e.g. comprehensive budgets and monthly management accounts). These are the charity's primary tools in managing financial risk.

1. Cash Flow Management

To manage the day to day, week to week and month to month variations in income and expenditure and ensure that the charity can operate effectively, paying bills as they fall due, and providing services without interruption.

2. Contingency

To cover unforeseen deficits, we take account of:

- Forecasts of levels of earned and voluntary income 2 - 3 years ahead (a timescale intended to allow for remedial action)
- Levels of expenditure related to the charity's activities over the same period.
- The relative reliability or vulnerability of income sources related to each of the charity's activities.

An analysis of contingencies or risks that includes judgements of the likelihood of them occurring and the potential consequences.

3. Refurbishment

A planned maintenance programme has been established; this considers long term projects and the anticipated capital expenditure in the years ahead.

Routine maintenance and repairs are covered within the charity's annual budget and spending plans.

Capital expenditure in 2020/21 at £42,435 was almost exactly £100,000 less than the previous year.

The roofing works, mainly on the Beracah building but including our other two buildings originally planned for 2019/20 are now expected to be completed in late summer of 2021. Deposits have been paid for this work in 2020/21.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

4. Development

The charity's current activities are planned so that ongoing costs can be reasonably expected to be met by earned and voluntary income on a yearly basis.

From time to time the Charity may/will identify new areas of work – unmet needs that fit with the objects of the charity – or ways of extending or developing existing services that require 'start up' funding, whether capital or revenue. Potential developments will vary in scale. Some may have a longer 'gestation' period and require larger sums that mean a balance might be retained in the development fund for more than a year or two.

From time to time in its history the charity has, like others, had to end or withdraw from particular activities or services. This leads to some closure costs. In most cases closure costs are likely to be covered by drawing on each of the four areas as set out below.

The charity can, of course, only hold reserves at or above the minimum where our income/assets allow.

This policy, as well as the designated amounts, is reviewed and either confirmed or amended on a yearly basis by the Trustees.

Indeed, the Trustees keep all the Charity's various policies under continuous review.

Suggested level of reserves that the charity should aim to hold for 2021– 2022 are:

1.	<u>Cash Flow Management</u>	£ 45,000	-	£ 50,000
2.	<u>Contingency Fund</u>	£ 80,000	-	£100,000
3.	<u>Refurbishment Fund</u>	£ 25,000	-	£ 50,000
4.	<u>Development Fund</u>	£ 25,000	-	£100,000
	<u>TOTAL RESERVES:</u>	<u>£ 175,000</u>	<u>-</u>	<u>£ 300,000</u>

Currently the charity holds investments in the sum of £150,587 (see note 10).

Tangible fixed assets stood at £750,745 (see note 9).

Additionally, at the end of this reporting period our net current assets were £228,049.

CHRISTIAN FAMILY CONCERN

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

The Trustees (who are also directors of Christian Family Concern for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its operations.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

To the knowledge and belief of the Trustees, there is no relevant information that the charity's auditors are not aware of, and the Trustees have taken all steps necessary to ensure the Trustees are aware of any relevant information, and to establish that the charity's auditors are aware of this information.

Auditors

A resolution will be proposed at the Annual General Meeting regarding examination of the Charity's accounts.

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



Miss S April - Chair of Trustees
Trustee

Dated: 13 August 2021



Mr L M Thomas - Treasurer
Trustee

CHRISTIAN FAMILY CONCERN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHRISTIAN FAMILY CONCERN

I report to the trustees on my examination of the financial statements of Christian Family Concern (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

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

- 1 Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 The financial statements do not accord with those records; or
- 3 The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Miriam Hickson FCA
Jacob Cavenagh & Skeet
5 Robin Hood Lane
Sutton
Surrey
SM1 2SW

Dated: 7/09/2021

CHRISTIAN FAMILY CONCERN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Unrestricted funds £	Restricted funds £	Total 2020 £
<u>Income from:</u>							
Donations and legacies	2	78,390	3,162	81,552	39,307	12,908	52,215
Charitable activities income	4	601,936	-	601,936	873,237	-	873,237
Investments	3	5,314	-	5,314	5,396	-	5,396
Other income		10,661	-	10,661	7,236	-	7,236
Other income - CJRS Grant		144,762	-	144,762	-	-	-
Total income		841,063	3,162	844,225	925,176	12,908	938,084
<u>Expenditure on:</u>							
Raising funds		451	-	451	541	-	541
Charitable activities expenditure	5	872,153	5,812	877,965	909,467	7,348	916,815
Total expenditure		872,604	5,812	878,416	910,008	7,348	917,356
Net gains on investments		402	-	402	(170)	-	(170)
Net (expenditure)/income before transfers		(31,139)	(2,650)	(33,789)	14,998	5,560	20,558
Gross transfers between funds		5,395	(5,395)	-	-	-	-
Net (expenditure)/income for the year/ Net movement in funds		(25,744)	(8,045)	(33,789)	14,998	5,560	20,558
Reconciliation of funds							
Fund balances at 1 April 2020		1,148,875	14,295	1,163,170	1,133,877	8,735	1,142,612
Fund balances at 31 March 2021		1,123,131	6,250	1,129,381	1,148,875	14,295	1,163,170

CHRISTIAN FAMILY CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	21		(12,641)		55,289
Investing activities					
Purchase of tangible fixed assets		(42,435)		(142,345)	
Proceeds on disposal of tangible fixed assets		-		5,351	
Investment income received		5,314		5,396	
Net cash used in investing activities			(37,121)		(131,598)
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(49,762)		(76,309)
Cash and cash equivalents at beginning of year			259,842		336,151
Cash and cash equivalents at end of year			<u>210,080</u>		<u>259,842</u>

CHRISTIAN FAMILY CONCERN

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	9		750,745		756,729
Investments	10		150,587		150,185
			<u>901,332</u>		<u>906,914</u>
Current assets					
Debtors	11	72,747		34,674	
Cash at bank and in hand		210,080		259,842	
		<u>282,827</u>		<u>294,516</u>	
Creditors: amounts falling due within one year	12	(54,778)		(38,260)	
Net current assets			<u>228,049</u>		<u>256,256</u>
Total assets less current liabilities			<u>1,129,381</u>		<u>1,163,170</u>
Income funds					
Restricted funds	17		6,250		14,295
<u>Unrestricted funds</u>					
Designated funds	15	691,808		691,808	
General unrestricted funds		429,119		455,265	
Revaluation reserve		2,204		1,802	
			<u>1,123,131</u>		<u>1,148,875</u>
			<u>1,129,381</u>		<u>1,163,170</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the board of directors and authorised for issue on 13 August 2021 and are signed on its behalf by:



Miss S April - Chair of Trustees
Trustee



Mr L M Thomas - Treasurer
Trustee

Company Registration No. 01486298

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Christian Family Concern is a private company limited by guarantee incorporated in England and Wales. The registered office is Wallis House, 42 South Park Hill Road, South Croydon, Surrey, CR2 7YB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared on the historical cost convention, modified to include the revaluation of fixed asset investments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

Grant income from the Coronavirus Job Retention Scheme is recognised as other income in the period to which the underlying furloughed staff costs relate.

Legacies

Legacies capable of financial measurement are accounted for when receivable.

1.5 Expenditure

Expenditure incurred during the year is allocated directly to the relevant activity. Expenditure on support costs is allocated between activities in the accounts on the basis of the use of resources by each activity.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies (Continued)

1.6 Tangible fixed assets

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

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

Land and buildings	2.5% on cost
Plant and machinery	33% on cost
Fixtures, fittings & equipment	20% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

Basic financial assets

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

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.12 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	36,890	3,162	40,052	35,505	12,908	48,413
Legacies receivable	41,500	-	41,500	3,802	-	3,802
	<u>78,390</u>	<u>3,162</u>	<u>81,552</u>	<u>39,307</u>	<u>12,908</u>	<u>52,215</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

3 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Income from listed investments	3,657	3,414
Interest receivable	1,657	1,982
	<u>5,314</u>	<u>5,396</u>

4 Charitable activities income

	2021	2020
	£	£
Birdhurst Nursery	411,920	621,346
Wallis House Bedsits	100,348	106,326
Beracah Bedsits	84,737	137,440
Counselling	4,931	8,125
	<u>601,936</u>	<u>873,237</u>

5 Charitable activities expenditure

	Direct costs	Support	Total 2021	Total 2020
	£	£	£	£
Birdhurst Nursery	519,358	146,105	665,463	695,861
WallisHouse Bedsits	89,582	37,070	126,652	122,472
Beracah Bedsits	52,497	27,774	80,271	90,345
Counselling	5,579	-	5,579	8,137
	<u>667,016</u>	<u>210,949</u>	<u>877,965</u>	<u>916,815</u>

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year or were reimbursed for any expenses incurred except for £300 paid to one trustee in respect of travel costs (2020: None). In 2020 remuneration of £5,176 was paid to A Williamson and G Williamson, daughter and grandchild respectively of trustee J Williamson.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

7 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Full time	18	21
Part time	12	11
Total	<u>30</u>	<u>32</u>
Employment costs	2021	2020
	£	£
Wages and salaries	596,294	584,888
Social security costs	26,189	35,626
Other pension costs	9,616	9,274
	<u>632,099</u>	<u>629,788</u>

Termination payments of £45,446 were recognised during the year when agreement was reached (2020: £nil) and are included in employment costs above.

There were no employees whose annual remuneration was £60,000 or more.

8 Support costs

	Support costs £	Governance costs £	2021 £	2020 £
Staff costs	105,434	-	105,434	101,466
Depreciation	48,418	-	48,418	39,111
Accommodation costs	35,180	-	35,180	26,810
Office costs	7,697	-	7,697	7,832
Financial costs	1,659	-	1,659	2,797
Other	7,635	-	7,635	8,876
Accountancy	-	1,778	1,778	1,598
Independent examination	-	3,148	3,148	3,078
	<u>206,023</u>	<u>4,926</u>	<u>210,949</u>	<u>191,568</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

9 Tangible fixed assets

	Land and buildings	Plant and machinery	Fixtures, fittings & equipment	Total
	£	£	£	£
Cost				
At 1 April 2020	1,231,013	18,750	167,232	1,416,995
Additions	9,300	1,080	32,055	42,435
At 31 March 2021	1,240,313	19,830	199,287	1,459,430
Depreciation and impairment				
At 1 April 2020	542,361	17,897	100,011	660,269
Depreciation charged in the year	29,953	369	18,094	48,416
At 31 March 2021	572,314	18,266	118,105	708,685
Carrying amount				
At 31 March 2021	667,999	1,564	81,182	750,745
At 31 March 2020	688,652	854	67,223	756,729

10 Fixed asset investments

	Unlisted investments £
Fair value	
At 1 April 2020	150,185
Valuation changes	402
At 31 March 2021	150,587
Carrying amount	
At 31 March 2021	150,587
At 31 March 2020	150,185

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

11 Debtors

	2021	2020
	£	£
Amounts falling due within one year:		
Trade debtors	13,693	17,258
Other debtors	43,408	10,656
Prepayments and accrued income	15,646	6,760
	<u>72,747</u>	<u>34,674</u>

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	8,167	9,573
Trade creditors	16,593	-
Other creditors	1,571	1,997
Accruals and deferred income	28,447	26,690
	<u>54,778</u>	<u>38,260</u>

13 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to the SOFA in respect of defined contribution schemes was £9,616 (2020 - £9,274).

14 Analysis of net assets between funds

	Unrestricted funds	Restricted Funds	Total	Unrestricted funds	Restricted Funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	750,745	-	750,745	756,729	-	756,729
Investments	150,587	-	150,587	135,890	14,295	150,185
Current assets/ (liabilities)	221,799	6,250	228,049	256,256	-	256,256
	<u>1,123,131</u>	<u>6,250</u>	<u>1,129,381</u>	<u>1,148,875</u>	<u>14,295</u>	<u>1,163,170</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

15 Designated funds

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

	Balance at 1 April 2020 £	Movement in funds				Balance at 31 March 2021 £
		Income £	Expenditure £	Gain £	Transfers £	
Tangible Fixed Assets						
Reserve	409,300	-	-	-	-	409,300
Revaluation reserve	5,008	-	-	-	-	5,008
Cashflow	45,000	-	-	-	-	45,000
Contingencies	95,000	-	-	-	-	95,000
Refurbishment	37,500	-	-	-	-	37,500
Development	100,000	-	-	-	-	100,000
	<u>691,808</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>691,808</u>

	Balance at 1 April 2019 £	Movement in funds				Balance at 31 March 2020 £
		Income £	Expenditure £	Gain £	Transfers £	
Tangible Fixed Assets						
Reserve	409,300	-	-	-	-	409,300
Revaluation reserve	5,008	-	-	-	-	5,008
Cashflow	45,000	-	-	-	-	45,000
Contingencies	95,000	-	-	-	-	95,000
Refurbishment	37,500	-	-	-	-	37,500
Development	100,000	-	-	-	-	100,000
Beracah redevelopment	16,045	145	(41,945)	-	25,755	-
	<u>707,853</u>	<u>145</u>	<u>(41,945)</u>	<u>-</u>	<u>25,755</u>	<u>691,808</u>

16 Capital commitments

At 31 March 2021 the charity had capital commitments as follows:

Contracted for but not provided in the financial statements:

Acquisition of property, plant and equipment

2021 £	2020 £
<u>62,584</u>	<u>-</u>

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

17 Restricted funds

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

	Movement in funds				Balance at 31 March 2021
	Balance at 1 April 2020	Income	Expenditure	Transfers	
	£	£	£	£	£
Wallis House Fund	-	3,162	(3,162)	-	-
Pilgrim project	6,250	-	-	-	6,250
Emergency Fund	2,650	-	(2,650)	-	-
Birdhurst Garden path	5,395	-	-	(5,395)	-
	<u>14,295</u>	<u>3,162</u>	<u>(5,812)</u>	<u>(5,395)</u>	<u>6,250</u>

	Movement in funds				Balance at 31 March 2020
	Balance at 1 April 2019	Income	Expenditure	Transfers	
	£	£	£	£	£
Wallis House Fund	-	4,545	(4,545)	-	-
Pilgrim project	6,250	-	-	-	6,250
Emergency Fund	2,485	460	(295)	-	2,650
Birdhurst Garden path	-	5,395	-	-	5,395
Birdhurst Grant	-	2,508	(2,508)	-	-
	<u>8,735</u>	<u>12,908</u>	<u>(7,348)</u>	<u>-</u>	<u>14,295</u>

The Wallis House Fund represents various donations and tax recovered during the course of the financial year. These donations were raised from the newsletter appeal to help cover the loss of Croydon Council's supporting people funding which came to an end in March 2015. These funds have been used in this financial year specifically to provide support for the Wallis Bedsit residents.

The Pilgrim project fund represents a donation received (and tax recovered) given for a short service for older teenagers and young adults with learning disabilities.

The Emergency fund is monies set aside to be used at the discretion of the Housing Management team for the relief of hardship of any mother or child resident in the Wallis and Beracah bedsits.

The Birdhurst Garden Path a donation made by a Member of the Association the cover the costs of a garden path in the nursery. This was spent in the year ending March 2020. The transfer in this year is to correct the allocation of the expenditure in the prior year.

The Birdhurst Grant is an amount received from the Croydon Council to purchase toys for the Nursery. This has been spent on toys in the year it was given.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

17 Restricted funds

(Continued)

18 Operating lease commitments

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

	2021 £	2020 £
Within one year	2,218	-
Between two and five years	5,678	-
	<u>7,896</u>	<u>-</u>

The lease payments recognised as an expense during the year were £2,300 (2020: £1,692).

19 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows:

	2021 £	2020 £
Aggregate compensation	<u>186,666</u>	<u>150,287</u>

Members of the close family of key management personnel received remuneration of £31,525 (2020: £27,605).

20 Analysis of changes in net funds

The charity had no debt during the year.

CHRISTIAN FAMILY CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

21 Cash generated from operations	2021 £	2020 £
(Deficit)/surplus for the year	(33,789)	20,558
Adjustments for:		
Investment income recognised in statement of financial activities	(5,314)	(5,396)
Fair value gains and losses on investments	(402)	170
Depreciation and impairment of tangible fixed assets	48,418	39,111
Movements in working capital:		
(Increase) in debtors	(38,072)	(1,768)
Increase in creditors	16,518	2,614
Cash (absorbed by)/generated from operations	(12,641)	55,289

