

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	(Resigned 1 May 2021)
	Mrs J Williamson	
	Mrs K H Ferguson	(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	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 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:

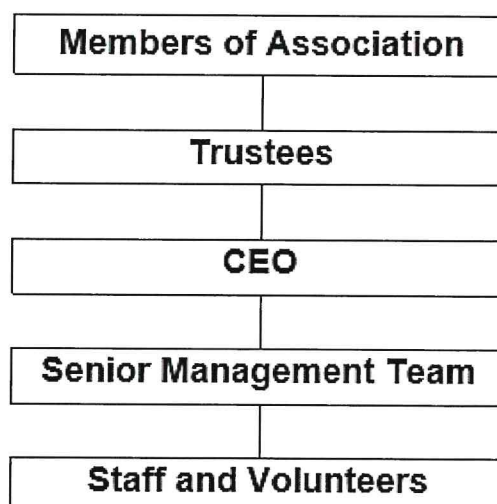
- Damage to reputation.
- Receiving less funding, fewer donations or losing money through inappropriate investments.
- Change in the Government's policy on a particular issue, affecting grants or contracts.
- Key staff leaving a small Charity
- Any other issues threatening the operational viability of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

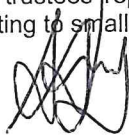
- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed 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.

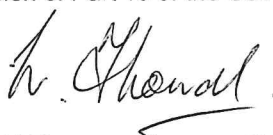
The trustees' report was prepared in accordance with the special provision of Part 15 of the Companies Act relating to small companies and approved by the Board of Trustees.



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

		Unrestricted funds	Restricted funds	Total 2022	Unrestricted funds	Restricted funds	Total 2021
	Notes	£	£	£	£	£	£
<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		<u>194,228</u>		<u>228,049</u>	
Total assets less current liabilities		<u><u>1,084,979</u></u>		<u><u>1,129,381</u></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><u>1,084,979</u></u>		<u><u>1,129,381</u></u>	

CHRISTIAN FAMILY CONCERN

BALANCE SHEET (CONTINUED)

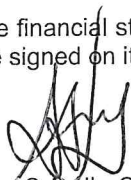
AS AT 31 MARCH 2022

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	31	30

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
	621,235	632,099

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
	280,570	5,040	285,610	210,949

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
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 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:

	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>

	Balance at 1 April 2020	Movement in funds			Balance at 31 March 2021
	£	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

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 £
Deficit for the year	(44,402)	(33,789)
Adjustments for:		
Investment income recognised in statement of financial activities	(3,207)	(5,314)
Fair value gains and losses on investments	6,693	(402)
Depreciation and impairment of tangible fixed assets	53,893	48,418
Movements in working capital:		
(Increase) in debtors	(52,911)	(38,072)
(Decrease)/increase in creditors	(13,377)	16,518
Cash absorbed by operations	<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).