

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

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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	

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# CHRISTIAN FAMILY CONCERN

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# CHRISTIAN FAMILY CONCERN

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2024

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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

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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 26<sup>th</sup> 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**

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### **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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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

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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*

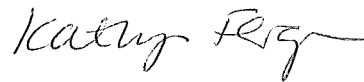
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The trustees' report was prepared in accordance with the special provision of Part 15 of the Companies Act relating to small companies and approved by the Board of Trustees.

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

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#### 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

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#### **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

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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.

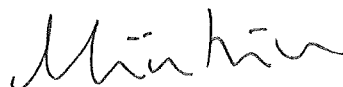
A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### 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	£	£	£	£	£	£
<b><u>Income from:</u></b>							
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
<b>Total income</b>		<b>1,089,515</b>	<b>9,439</b>	<b>1,098,954</b>	<b>939,274</b>	<b>1,757</b>	<b>941,031</b>
<b><u>Expenditure on:</u></b>							
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
<b>Total expenditure</b>		<b>1,123,804</b>	<b>9,439</b>	<b>1,133,243</b>	<b>1,004,748</b>	<b>1,757</b>	<b>1,006,505</b>
Net (losses)/gains on investments		1,085	-	1,085	-	-	-
<b>Net expenditure before transfers</b>		<b>(33,204)</b>	<b>-</b>	<b>(33,204)</b>	<b>(65,474)</b>	<b>-</b>	<b>(65,474)</b>
<b>Net expenditure for the year/ Net movement in funds</b>		<b>(33,204)</b>	<b>-</b>	<b>(33,204)</b>	<b>(65,474)</b>	<b>-</b>	<b>(65,474)</b>
<b>Reconciliation of funds</b>							
Fund balances at 1 April 2023		1,002,916	6,250	1,009,166	1,068,390	6,250	1,074,640
<b>Fund balances at 31 March 2024</b>		<b>969,712</b>	<b>6,250</b>	<b>975,962</b>	<b>1,002,916</b>	<b>6,250</b>	<b>1,009,166</b>

# CHRISTIAN FAMILY CONCERN

## BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	11	756,433		760,186	
Investments	12	134,640		133,555	
		<u>891,073</u>		<u>893,741</u>	
<b>Current assets</b>					
Debtors	13	50,230		41,217	
Cash at bank and in hand		127,521		139,709	
		<u>177,751</u>		<u>180,926</u>	
<b>Creditors: amounts falling due within one year</b>	16	(92,862)		(65,501)	
<b>Net current assets</b>			<u>84,889</u>		<u>115,425</u>
<b>Total assets less current liabilities</b>			<u>975,962</u>		<u>1,009,166</u>
<b>Income funds</b>					
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*

D S Smith  
Chair of Trustees

*C Deefholts*

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

# CHRISTIAN FAMILY CONCERN

## NOTES TO THE FINANCIAL STATEMENTS

*FOR THE YEAR ENDED 31 MARCH 2024*

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### 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

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#### 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

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

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
	£	£	£	£
<b>Cost</b>				
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)
	<u>1,386,203</u>	<u>5,120</u>	<u>199,138</u>	<u>1,590,461</u>
At 31 March 2024	1,386,203	5,120	199,138	1,590,461
<b>Depreciation and impairment</b>				
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)
	<u>669,278</u>	<u>4,463</u>	<u>160,287</u>	<u>834,028</u>
At 31 March 2024	669,278	4,463	160,287	834,028
<b>Carrying amount</b>				
At 31 March 2024	<u>716,925</u>	<u>657</u>	<u>38,851</u>	<u>756,433</u>
At 31 March 2023	<u>716,112</u>	<u>633</u>	<u>43,441</u>	<u>760,186</u>

# CHRISTIAN FAMILY CONCERN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 12 Fixed asset investments

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

### 13 Debtors

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

### 14 Retirement benefit schemes

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

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 £
<b>At 31 March 2024:</b>			
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 £
<b>At 31 March 2023:</b>			
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.

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

	Movement in funds				
	Balance at 1 April 2022	Income	Expenditure	Gain	Transfers
	£	£	£	£	£
Tangible Fixed Assets					
Reserve	409,300	-	-	-	-
Revaluation reserve	5,008	-	-	-	-
Cashflow	45,000	-	-	-	-
Contingencies	95,000	-	-	-	-
Refurbishment	37,500	-	-	-	-
Development	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)
	<b>Adjustments for:</b>		
	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
	<b>Movements in working capital:</b>		
	(Increase)/decrease in debtors	(9,013)	84,443
	Increase in creditors	27,361	21,245
	<b>Cash generated from operations</b>	<b>33,899</b>	<b>92,401</b>

### 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	184,242	173,808

