

**Charity registration number 279962 (England and Wales)**

**Company registration number 01486298**

**CHRISTIAN FAMILY CONCERN**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

# CHRISTIAN FAMILY CONCERN

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Dr D A Brown Mr C Deefholts - Honorary Treasurer Mrs K H Ferguson Mr D S Smith - Chair Mrs L Smith Mrs J Williamson	
<b>Company Secretary</b>	Mrs L Smith	
<b>Charity number</b>	279962	
<b>Company number</b>	01486298	
<b>Registered office</b>	Wallis House 42 South Park Hill Road South Croydon Surrey CR2 7YB	
<b>Auditor</b>	<b>Xeinadin Audit Limited</b> 5 Robin Hood Lane Sutton Surrey SM1 2SW	
<b>Bankers</b>	<b>Barclays Bank plc</b> 1 North End Croydon CR9 1RN	<b>HSBC Bank plc</b> 1 Aldermans Hill London N13 4YE
	<b>CAF Bank Ltd</b> 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	
<b>Solicitors</b>	<b>Wellers Law Group LLP (incorporating Cooke Matheson)</b> 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 2025

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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 2025.

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

## STRUCTURE GOVERNANCE AND MANAGEMENT

### Governing Document

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

### The Board of Trustees

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

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

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

### Present Trustees and their backgrounds

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

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

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

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

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

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

### Senior Management Team

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

# CHRISTIAN FAMILY CONCERN

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

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

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

### AIMS OBJECTIVES AND STRATEGY

Founded in 1893 as the Haven of Hope and opening our doors to the first child in need of care on 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 support the family, especially young families, and help to give them a better start to life than their current circumstances allow. We support people of all faiths or no faith. We are committed to supporting the family, all families, in any way we can.

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

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

### Supported Accommodation

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

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

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

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

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

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

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

*Thank you for all your help and support.*

### Birdhurst Nursery

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

# CHRISTIAN FAMILY CONCERN

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

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

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

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

### Counselling

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

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

### FUTURE PLANS

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

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

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

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

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

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

# CHRISTIAN FAMILY CONCERN

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

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### Public Benefit

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

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

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

### FINANCIAL REVIEW

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

#### Highlights

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

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

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

#### Underlying causes of deficit

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

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

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

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

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

#### Solutions and opportunities

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

# CHRISTIAN FAMILY CONCERN

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

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

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

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

### Reserves Policy

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

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

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

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

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

### Investment policy

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

### Fundraising

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

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

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

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

Croham Road Baptist Church, South Croydon

Emmanuel Church, South Croydon

Holy Saviour, South Croydon

Hornchurch PCC

Sanderstead United Reformed Church, South Croydon

Selsdon Baptist Church



# CHRISTIAN FAMILY CONCERN

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

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St Peter's PCC, South Croydon

Waterloo Church, Uxbridge

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

Garfield Weston

The Inlight Trust

The Laing Family Trust

The Sabina Sutherland Trust

The William Allen Young Charitable Trust

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

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

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

### **Risk Management**

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

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

# CHRISTIAN FAMILY CONCERN

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

**FOR THE YEAR ENDED 31 MARCH 2025**

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### STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

In preparing the financial statements the Trustees are required to:

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

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

### Auditor

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

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

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



**D S Smith**  
Chair of Trustees

Dated: 10 September 2025

# CHRISTIAN FAMILY CONCERN

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

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#### Opinion

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

In our opinion, the financial statements:

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

#### Basis for opinion

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

#### Conclusions relating to going concern

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

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

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

#### Other information

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

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

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

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

# CHRISTIAN FAMILY CONCERN

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE MEMBERS OF CHRISTIAN FAMILY CONCERN

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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.

#### Use of our report

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



#### **Miriam Hickson FCA CTA (Senior Statutory Auditor)**

For and on behalf of Xeinadin Audit Limited, Statutory Auditor

Chartered Accountants

5 Robin Hood Lane

Sutton

Surrey

SM1 2SW

Date: 10/09/2025

# CHRISTIAN FAMILY CONCERN

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

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

# CHRISTIAN FAMILY CONCERN

## BALANCE SHEET

AS AT 31 MARCH 2025

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

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

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

*D. S. Smith*

D S Smith  
Chair of Trustees

Company registration number 01486298

# CHRISTIAN FAMILY CONCERN

## STATEMENT OF CASH FLOWS

**FOR THE YEAR ENDED 31 MARCH 2025**

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



# CHRISTIAN FAMILY CONCERN

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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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.

##### Deferred Income

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

# CHRISTIAN FAMILY CONCERN

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

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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 2025

### 1 Accounting policies

(Continued)

#### **Basic financial assets**

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

#### **Basic financial liabilities**

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

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

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

#### **Derecognition of financial liabilities**

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

#### **1.10 Employee benefits**

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

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

#### **1.11 Retirement benefits**

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

### 2 Income from donations and legacies

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

# CHRISTIAN FAMILY CONCERN

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

### 3 Income from investments

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

### 4 Charitable activities income

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

### 5 Charitable activities expenditure

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

# CHRISTIAN FAMILY CONCERN

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

### 6 Trustees and related party transactions

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

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

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

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

### 7 Support costs

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

### 8 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	7,260	6,900
Depreciation of owned tangible fixed assets	<u>54,666</u>	<u>55,740</u>

### 9 Employees

The average monthly number of employees during the year was:

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

# CHRISTIAN FAMILY CONCERN

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

### 9 Employees

(Continued)

Employment costs	2025 £	2024 £
Wages and salaries	854,290	724,625
Social security costs	54,801	47,030
Other pension costs	14,780	11,742
	<u>923,871</u>	<u>783,397</u>

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

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

### 10 Taxation

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

### 11 Tangible fixed assets

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

# CHRISTIAN FAMILY CONCERN

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

### 12 Fixed asset investments

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

### 13 Debtors

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

### 14 Creditors: amounts falling due within one year

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

### 15 Deferred income

	2025 £	2024 £
Early years funding received in advance	27,969	-

Deferred income is included in the financial statements as follows:

# CHRISTIAN FAMILY CONCERN

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

### 15 Deferred income

(Continued)

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

### 16 Retirement benefit schemes

#### Defined contribution schemes

	2025 £	2024 £
Charge to statement of financial activities in respect of defined contribution schemes	<b>14,780</b>	11,742

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

### 17 Restricted funds

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

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



# CHRISTIAN FAMILY CONCERN

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

### 17 Restricted funds

(Continued)

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

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

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

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

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

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

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

### 18 Analysis of net assets between funds

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

# CHRISTIAN FAMILY CONCERN

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

### 18 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<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>

### 19 Designated funds

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

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

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

# CHRISTIAN FAMILY CONCERN

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

### 20 Operating lease commitments

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

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

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

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

### 22 Analysis of changes in net funds

The charity had no material debt during the year.