

REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025  
FOR  
FAMILY INFORMATION GROUP

Clemence Hoar Cummings  
Chartered Accountants  
Riverside House  
1-5 Como Street  
Romford  
Essex  
RM7 7DN

## FAMILY INFORMATION GROUP

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FAMILY INFORMATION GROUP  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 5 APRIL 2025

The trustees present their report with the financial statements of the charity for the year ended 5 April 2025. The trustees have adopted the provisions of 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).

#### OBJECTIVES AND ACTIVITIES

##### Objectives and aims

The objectives of the charity are to promote 'the relief of children suffering from any disability or learning difficulty (as defined by the Education Act 1981) and where appropriate the relief of financial hardship of the parent or legal guardian (such expressions shall mean or include the parent(s) or the legal guardian(s) that give comfort to a child in their family home) of such children and in particular but without prejudice to generality of the foregoing'.

The strategies employed to achieve the charity's objectives are to:

- 1) provide, cause to be provided or assist in providing facilities for the treatment, education, training and welfare of the beneficiaries;
- 2) make grants or donations to or for the benefit of the beneficiaries, their parent(s) or legal guardian(s) who are in needy circumstances;
- 3) provide equipment and apparatus for the beneficiaries.

The trustees have not adopted any fresh policy documents during the year.

The charity's two major areas of activity are its Playgroup and Playscheme, when deciding upon the activities that will be carried out the trustees have taken full regard of the Charity Commission's guidance on public benefit.

##### Significant activities

##### Playgroup

The Local Authority continued funding during this time enabling us to meet our overheads. Some children who attend have additional needs or disabilities. Places are funded either by 2, 3 and 4 Year old EEE funding, some private fees paid by parents and some children with additional needs are supported through additional Local Authority funding.

##### Playscheme

FIG has been running successfully during all school holidays - February, April, May, August and October.

#### ACHIEVEMENTS AND PERFORMANCE

##### Charitable activities

54 children per term attended FIG Playgroup which is always well attended and parent feedback is always positive. We work closely with parents / carers to ensure all children's needs are met adequately. Children attending FIG Playgroup include both mainstream children and those with special needs.

172 children are now on our books for FIG Playschemes. Numbers we are able to provide for during each holiday depend on the amount of funding Havering give us.

The Family Information Group expresses their thanks to the following for providing us with support and funding during this financial year:

HAF

Happy Days

Essex Community Foundation

#### FINANCIAL REVIEW

##### Principal funding sources

The financial results for the year are set out in the attached accounts. They show a deficit of £19,781 for the year, compared with the surplus of £38,698 for the year ended 5 April 2024. The total reserves at 5 April 2025 were £24,402 compared with £44,183 at 5 April 2024. Total expenditure during the year was £419,378 compared with total expenditure of £347,473 during the year ended 5 April 2024.

## FAMILY INFORMATION GROUP

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 5 APRIL 2025

#### FINANCIAL REVIEW

##### Reserves policy

The Trustees operate a policy on reserves and consider that it is still appropriate. Family Information Group are to maintain reserves equal to cover 3 months running costs, which may be necessary if the charity has a shortfall in funding. This policy amounts to the charity maintaining approximately £45,000 of free reserves. Current reserves have fallen to £24,402 and FIG is concerned about this. We are therefore continuing to seek further additional core funding from external funders.

Should the charity's funding stream cease, the constitution in place states that 'If, upon the winding up or dissolution of the F.I.G. there remains, after the settling of all its debt and liabilities, any property whatsoever, this shall not be paid to or distributed among the members of the F.I.G. but shall be given or transferred to a charitable organisation with similar objects'.

#### FUTURE PLANS

##### Playgroup

FIG continues to provide the 30 hours free Government funded childcare to families and the uptake on this by parents has been very positive to date and future demand is apparent. We will be looking for further funding opportunities to enable us to continue with providing additional projects at FIG.

##### Playscheme

FIG's Playschemes continue to be in high demand from parents and we anticipate that we will be required to continue to provide these for as many school holidays as possible.

The fundamental plan is to maintain both the Playgroup and Playscheme provisions for the foreseeable future and build upon their success. FIG will seek additional funding in order to do this and continue to implement our cost saving strategies to ensure that expenditure remains low whilst maintaining the high standards of care that we provide.

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Governing document

Family Information Group is an unincorporated charity governed by its constitution dated 4 April 1981 and amended to allow for current governance arrangement on 20 October 1992. It was registered as a charity with the Charity Commission on 12 May 1981. Anyone over the age of 18 wishing to advance the objectives of Family Information Group can become a member of the charity.

##### Recruitment and training of trustees

Regular Management Committee meetings are held, which users of the charity are invited to attend. It is at these meetings that new Trustees are recruited, if there is an interest. Elections take place at the Management Committee meetings and for a new trustee to be officially recruited, they must be nominated by one member and then seconded by another.

##### Organisational

Family Information Group officers and Management Committee met regularly during the year to govern the activities of the charity.

A Chief Officer (known as the Chief Executive Officer) is employed to manage the daily operation of the charity and additional personnel are recruited on the approval of Trustees to undertake agreed activities. Volunteers are deployed to support and assist in the achievement of charitable objectives.

##### Induction and training of new trustees

The charity has a formal policy in place for the induction and training of its new trustees. This is provided through Scope and HAVCO. In addition to this, informal training is available at the regular Management Committee meetings.

##### Related Parties and Connected Organisations

The charity has no link with "Related Parties" as defined by the Statement of Recommended Practice and has not combined with any other organisation in the pursuit of its charitable objectives.

#### REFERENCE AND ADMINISTRATIVE DETAILS

##### Registered Charity number

282399

FAMILY INFORMATION GROUP  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 5 APRIL 2025

Principal address  
Old Ingrebourne School  
Taunton Road  
Harold Hill  
Romford  
Essex  
RM3 7SU

Trustees  
Kathie Whitelock  
Lorraine Sullivan  
Jolene Harrop

The Trustees work with a Management Committee whose members during the year were:

President:	Cllr Denis O'Flynn
Other members:	Nicola Pell Peterson Hinds Lindsey Portsmouth

Independent Examiner  
Lee Blunden FCCA CTA  
Clemence Hoar Cummings  
Chartered Accountants  
Riverside House  
1-5 Como Street  
Romford  
Essex  
RM7 7DN

Bankers  
Lloyds Bank Plc  
102 Hilldene Avenue  
Romford  
Essex  
RM3 8DU

Approved by order of the board of trustees on ..... and signed on its behalf  
by:

.....  
Lorraine Sullivan - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
FAMILY INFORMATION GROUP

Independent examiner's report to the trustees of Family Information Group

I report to the charity trustees on my examination of the accounts of Family Information Group (the Trust) for the year ended 5 April 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Lee Blunden FCCA CTA

Clemence Hoar Cummings  
Chartered Accountants  
Riverside House  
1-5 Como Street  
Romford  
Essex  
RM7 7DN

Date: .....

FAMILY INFORMATION GROUP

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 5 APRIL 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	2	225	-	225	818
Charitable activities	3				
Playgroup		186,946	-	186,946	186,768
Playscheme		212,426	-	212,426	198,585
Total		<u>399,597</u>	<u>-</u>	<u>399,597</u>	<u>386,171</u>
EXPENDITURE ON					
Charitable activities	4				
Playgroup		270,990	-	270,990	209,058
Playscheme		148,388	-	148,388	138,415
Total		<u>419,378</u>	<u>-</u>	<u>419,378</u>	<u>347,473</u>
NET INCOME/(EXPENDITURE)		(19,781)	-	(19,781)	38,698
RECONCILIATION OF FUNDS					
Total funds brought forward		44,183	-	44,183	5,485
TOTAL FUNDS CARRIED FORWARD		<u>24,402</u>	<u>-</u>	<u>24,402</u>	<u>44,183</u>

FAMILY INFORMATION GROUP

BALANCE SHEET  
5 APRIL 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	9	-	-	-	810
CURRENT ASSETS					
Debtors	10	6,792	-	6,792	2,488
Cash at bank and in hand		<u>36,312</u>	<u>-</u>	<u>36,312</u>	<u>66,787</u>
		43,104	-	43,104	69,275
CREDITORS					
Amounts falling due within one year	11	(10,639)	-	(10,639)	(14,220)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET CURRENT ASSETS		<u>32,465</u>	<u>-</u>	<u>32,465</u>	<u>55,055</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		32,465	-	32,465	55,865
CREDITORS					
Amounts falling due after more than one year	12	(8,063)	-	(8,063)	(11,682)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET ASSETS		<u>24,402</u>	<u>-</u>	<u>24,402</u>	<u>44,183</u>
FUNDS	14				
Unrestricted funds				<u>24,402</u>	<u>44,183</u>
TOTAL FUNDS				<u>24,402</u>	<u>44,183</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
Kathie Whitelock - Trustee

.....  
Lorraine Sullivan - Trustee



## FAMILY INFORMATION GROUP

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025

#### 1. ACCOUNTING POLICIES

##### Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income and fundraising proceeds are included when receivable.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Fees are included when the charity has a right to income by way of performance of services.

##### Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### Tangible fixed assets

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, which are as follows:

Fixtures and fittings	20% Straight line
Playgroup equipment	In year of acquisition
Improvements to property	Over period of lease

##### Taxation

As a charity, Family Information Group is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the General objectives of the charity.

Designated funds are unrestricted funds 'ring fenced' by the Management Committee for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

FAMILY INFORMATION GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 5 APRIL 2025

2. CHARITABLE ACTIVITIES

	2025 £	2024 £
Donations	<u>225</u>	<u>818</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	2025 £	2024 £
Playgroup fees	9,698	14,192
Grants	174,248	169,573
Sundry Income	3,000	3,003
Grants	212,426	198,585
	<u>399,372</u>	<u>385,353</u>

Grants received, included in the above, are as follows:

	2025 £	2024 £
London Borough of Havering	360,099	368,158
Happy Days	575	-
Arnold Clark	2,000	-
Awards for All	19,000	-
Essex Community Foundation	5,000	-
	<u>386,674</u>	<u>368,158</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Playgroup	228,989	42,001	270,990
Playscheme	106,525	41,863	148,388
	<u>335,514</u>	<u>83,864</u>	<u>419,378</u>

5. SUPPORT COSTS

	Management £	Other £	Finance £	Governance costs £	Totals £
Playgroup	36,794	1,576	1,242	2,389	42,001
Playscheme	39,989	745	-	1,129	41,863
	<u>76,783</u>	<u>2,321</u>	<u>1,242</u>	<u>3,518</u>	<u>83,864</u>

FAMILY INFORMATION GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 5 APRIL 2025

6. TRUSTEES' REMUNERATION AND BENEFITS

There was no remuneration or other benefits paid to the members of the management committee for the year ended 5th April 2025, nor for the year ended 5th April 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2025 nor for the year ended 5 April 2024.

7. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Direct	8	7
Support	2	3
	<u>10</u>	<u>10</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities	818	-	818
Charitable activities			
Playgroup	186,768	-	186,768
Playscheme	198,585	-	198,585
Total	<u>386,171</u>	<u>-</u>	<u>386,171</u>
EXPENDITURE ON			
Charitable activities			
Playgroup	209,058	-	209,058
Playscheme	138,415	-	138,415
Total	<u>347,473</u>	<u>-</u>	<u>347,473</u>
NET INCOME	38,698	-	38,698
RECONCILIATION OF FUNDS			
Total funds brought forward	5,485	-	5,485
TOTAL FUNDS CARRIED FORWARD	<u>44,183</u>	<u>-</u>	<u>44,183</u>

FAMILY INFORMATION GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 5 APRIL 2025

9. TANGIBLE FIXED ASSETS

	Improvements to property £	Playgroup equipment £	Fixtures and fittings £	Totals £
COST				
At 6 April 2024 and 5 April 2025	<u>13,200</u>	<u>34,953</u>	<u>30,129</u>	<u>78,282</u>
DEPRECIATION				
At 6 April 2024	13,200	34,953	29,319	77,472
Charge for year	<u>-</u>	<u>-</u>	<u>810</u>	<u>810</u>
At 5 April 2025	<u>13,200</u>	<u>34,953</u>	<u>30,129</u>	<u>78,282</u>
NET BOOK VALUE				
At 5 April 2025	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 5 April 2024	<u>-</u>	<u>-</u>	<u>810</u>	<u>810</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors and prepayments	<u>6,792</u>	<u>2,488</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Bank loans and overdrafts (see note 13)	4,593	5,482
Social security and other taxes	3,605	5,933
Accruals and deferred income	<u>2,441</u>	<u>2,805</u>
	<u>10,639</u>	<u>14,220</u>

12. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025 £	2024 £
Bank loans (see note 13)	<u>8,063</u>	<u>11,682</u>

13. LOANS

An analysis of the maturity of loans is given below:

	2025 £	2024 £
Amounts falling due within one year on demand:		
Bank loans	<u>4,593</u>	<u>5,482</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>5,000</u>	<u>5,000</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>3,063</u>	<u>6,682</u>

FAMILY INFORMATION GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 5 APRIL 2025

14. MOVEMENT IN FUNDS

	At 6.4.24 £	Net movement in funds £	At 5.4.25 £
Unrestricted funds General Fund	44,183	(19,781)	24,402
TOTAL FUNDS	<u>44,183</u>	<u>(19,781)</u>	<u>24,402</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds General Fund	399,597	(419,378)	(19,781)
TOTAL FUNDS	<u>399,597</u>	<u>(419,378)</u>	<u>(19,781)</u>

Comparatives for movement in funds

	At 6.4.23 £	Net movement in funds £	At 5.4.24 £
Unrestricted funds General Fund	5,485	38,698	44,183
TOTAL FUNDS	<u>5,485</u>	<u>38,698</u>	<u>44,183</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds General Fund	386,171	(347,473)	38,698
TOTAL FUNDS	<u>386,171</u>	<u>(347,473)</u>	<u>38,698</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.23 £	Net movement in funds £	At 5.4.25 £
Unrestricted funds General Fund	5,485	18,917	24,402
TOTAL FUNDS	<u>5,485</u>	<u>18,917</u>	<u>24,402</u>

FAMILY INFORMATION GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 5 APRIL 2025

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	785,768	(766,851)	18,917
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>785,768</u>	<u>(766,851)</u>	<u>18,917</u>

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 5 April 2025.

FAMILY INFORMATION GROUP

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 5 APRIL 2025

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
Charitable activities		
Donations	225	818
Charitable activities		
Playgroup fees	9,698	14,192
Grants	386,674	368,158
Sundry Income	3,000	3,003
	<u>399,372</u>	<u>385,353</u>
Total incoming resources	399,597	386,171
<b>EXPENDITURE</b>		
Charitable activities		
Personnel costs	212,679	180,832
Direct expenses	37,453	30,035
Training	4,860	4,640
Premises and utilities	52,604	23,713
Office costs	25,776	24,803
Sundries	2,142	2,880
	<u>335,514</u>	<u>266,903</u>
Support costs		
Management		
Wages	76,783	74,825
Other		
Insurance	2,321	1,953
Finance		
Bank charges	301	214
Bank interest	941	-
Bank loan interest	-	(97)
	<u>1,242</u>	<u>117</u>
Governance costs		
Accountancy and legal fees	2,708	2,865
Fixtures and fittings	810	810
	<u>3,518</u>	<u>3,675</u>
Total resources expended	419,378	347,473
Net (expenditure)/income	<u>(19,781)</u>	<u>38,698</u>

This page does not form part of the statutory financial statements