

SAVE THE FAMILY LTD

England & Wales · Charity number 516484

Details

Other names LACHE CHRISTIAN COMMUNITY TRUST LTD

Status Registered

Legal form Charitable company

Company number [01908006](#)

Registered 1985-06-05

Register [View on the Charity Commission register](#)

Contact

Address Cotton Hall
Cotton Lane
Cotton Edmunds
Chester
CH3 7PZ

Phone 01244409100

Email info@savethefamily.org.uk

Website www.savethefamily.org.uk

Activities

Objects: 1. TO RELIEVE THE ELDERLY, THE HANDICAPPED AND POOR PERSONS, THE HOMELESS AND FAMILIES IN CRISIS;2. TO ADVANCE THE CHRISTIAN RELIGION;3. TO ADVANCE EDUCATION AND OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY AT LARGE WITHIN THE UNITED KINGDOM.

Activities: Our mission is to support homeless families by providing emergency accommodation and education in basic/other life and social skills to enable families to get back on to the social ladder.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM
- Cheshire West & Chester
- Flintshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£995,441	£1,168,463	£3,937,424	22
2024-03-31	£941,222	£1,030,410	£4,110,445	22
2023-03-31	£829,417	£1,044,671	£2,644,790	21
2022-03-31	£811,461	£905,910	£2,860,042	20
2021-03-31	£1,132,488	£939,841	£2,954,491	22

Trustees

Name	Role	Appointed
Matthew Adam	Chair	2018-11-27
Claire O'Donnell		2025-04-01
Duncan Peter Thomas Boffey		2024-12-10
Joanne Byrne		2025-02-11
Lindsay Patricia Tanner		2023-12-26
Louise Helen Holmes		2025-06-03
Luke Kenneth Squires		2025-06-03
Tracy Ann McGinn		2025-06-03

SAVE THE FAMILY LTD

England & Wales - Charity number 516484

Accounts

STANDARD COMPANY INFORMATION

Company Name: Save The Family Limited

Registered Office: [Address]

Save The Family Limited

Annual Report and Financial Statements

For the year ended 31 March 2025



Save the Family

Safeguarding Futures

Save The Family Limited is a company registered in England and Wales. The company number is [Number].

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SAVE THE FAMILY LIMITED

Trustees report (including directors' report)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who are also Directors of Save the Family for the purposes of the Companies Act 2006, present their report together with the financial statements of the charity for the year ended 31st March 2025. The financial statements comply with the Charities Act 2022, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying FRS 102 in the UK and Republic of Ireland from 1 January 2019.

REFERENCE AND ADMINISTRATIVE DETAILS:

Registered Company Number: 1908006 (England and Wales)

Registered Charity Number: 516484

Registered Office: Cotton Hall, Cotton Lane, Cotton Edmunds, Chester, Cheshire CH37PZ

At the time of writing the appointed Trustees and sub-committee memberships are as follows:

Name	Position	Sub Committee Membership	Notes
Matthew Adam	Chair	Families (Chair)	Appointed Chair 11 February 2025
Nigel Bruce	Trustee	Corporate	
Lindsay Tanner	Trustee	Families	
Duncan Boffey	Treasurer/Trustee	Corporate (Chair)	Appointed 10 December 2024
Claire O'Donnell	Trustee	Families	Appointed 1 April 2025
Joanne Byrne	Trustee	Families	Appointed 11 February 2025
Tracy McGinn	Trustee	Families	Appointed 3 June 2025
Louise Holmes	Trustee	Corporate	Appointed 3 June 2025
Luke Squires	Trustee	Corporate	Appointed 3 June 2025
Ruth Ankers	Trustee	Families	Resigned 31 December 2024
Janet Butler	Trustee	Families	Resigned 31 December 2024
Suzanne Booth	Trustee	Corporate	Resigned 31 January 2025
Rory Lea	Chairman	Trustee Board, Corporate	Deceased 5 November 2024
John Church	Treasurer/Deputy Chair	Corporate	Resigned 31 August 2025

Auditors

DHJ Audit Limited, Registered Auditors, St Georges House, 56 Peter Street, Manchester, M2 3NQ

Solicitors

Brabners, Horton House, Exchange Flags, Liverpool, L2 3YL

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued)

FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Save the Family is a Charitable Company limited by guarantee, Incorporated on 24th April 1985 and registered as a charity on 5th June 1985. The Company is governed by the Memorandum and Articles of Association originally dated 29th March 1985 and most recently revised and adopted at the 2012 AGM on 20th November 2012.

Following references and DBS checks, the recommended candidates are voted on to the Board and membership of the Trustee approved. All new Trustees are formally invited by the Board to become a Trustee and a Member and are asked to sign the Eligibility Statement and Register of Interests.

Trustees should be:

- Recognised as having appropriate expertise relevant to the charity's specific requirements
- Able to demonstrate a commitment to voluntary work
- Upstanding members of the community
- Able to demonstrate a commitment to the mission and values of Save the Family
- Committed to equal opportunities
- Able to demonstrate high standards of ethics and integrity

As well as the main Board, Trustees are appointed to a Sub Committee, each of which focuses on a key aspect of the charity's work. These are currently as follows:

- Corporate
- Families

Each Committee is chaired by a Trustee with experience relevant to its terms of reference and the Committees provide Board with additional assurance on the proper and effective management of the charity.

Remuneration of Trustees

No payment has been made to any Trustee during the period 1st April 2024 to 31st March 2025.

Induction and Training of Trustees

A comprehensive induction is provided to newly appointed Trustees including:

- Provision of the Charity Commission publication 'The Essential Trustee,' Memorandum and Articles of Association, Terms of reference, Mission Statement, Business Plan and most recent Annual Report and Accounts.
- Familiarisation tour of Cotton Hall and the opportunity to meet staff and residents
- Update about the Business Plan and progress with key objectives
- Mandatory Training in 'Safeguarding for Trustees' and 'Safeguarding Children Basic Awareness – Level 2'
- Review of any other specific training requirements
- Attendance at training about the role of the Trustee

Governance Structure

The members of the Board are all Trustees of the charity. They elect from among their number a Chair, a Deputy Chair, and a Treasurer.

Risk Management

All key risks to which the charity is exposed are included in a risk register and risk plan which identifies how those risks will be mitigated. The risk register is scrutinised and approved by the Board of Trustees in order to provide assurance that risk is being effectively managed.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2025

Public Benefit

To support homeless families by providing emergency accommodation and education in basic/ other life and social skills to enable families to get back on to the social ladder. The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2022.

OBJECTIVES AND ACTIVITIES

Purpose and Aims

Save the Family has a unique mission and set of core values which were the result of an engagement process with Trustees, team members and residents. The mission and core values are embedded throughout everything the charity does.



Compassion



Respect



Empowerment



Aspiration



Trust



Excellence

The mission and core values remain at the heart of Save the Family's work and provide an anchor and strong foundation upon which the charity can positively move forward.

Guided by our mission and core values, we work with families who have not had the opportunity or support to address some of the fundamental problems they experience. Through our family mentoring programme, parents work with us to establish family routines, develop strategies to address the trauma and challenge they face, and to understand and embrace their parental responsibilities.

Our specialist teams work closely with adults and children and partner with several external agencies who provide other specialised interventions. "Move on" plans are developed soon after the family joins the community at Cotton Hall and families are prepared and empowered to live independent lives back in the wider community again.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2025

Year in Review 2024 – 2025

STF Business Commitment 1

We will be clear about our operational and financial models of practice.

Our priority has been to identify key opportunities to build that will see STF increase revenue and/or reduce expenditure. To support this we have produced a Business Development Plan (BDP) and are focused on our developing this workstream. This will enable us to build an income stream that reduces reliance on grant funding.

Utilising our AIMS (Activities Intense Mentoring Skills) service framework, we have been delivering a clear, measurable delivery programme that supports our journey to being commissioned for the work we provide.

The **BDEV (Business Development)** workstream was developed and presented to Board and is a multi-pronged approach that focuses on organisational readiness. A key priority includes securing the 'Trusted Standard', a quality framework enabling us to carry out a root and branch review of our organisational infrastructure. This has already led to the successful recruitment of 5 new trustees to the Board to enhance the change agenda, stronger impact measurement, positive partnerships, professionalisation of external relationships such as the work with Grosvenor Hart Homes.

STF Business Commitment 2

We will continually review, evaluate, and improve our performance by ensuring all stakeholders have a voice with outcomes shaped by that contribution.

We are determined to provide a high quality provision that responds to the needs of the vulnerable families who seek our support. Our agenda of continuous improvement is based upon evaluating our practices through evidence which includes capturing the voices of our resident base – including the children. We have been developing a new reporting framework including more emphasis with our service users, building our impact measurement and capturing and reporting on trend data. An example of this shift is evidenced in our newly released Social Impact Report for 2024-2025. To enhance our engagement work we are now affiliate members of the Tenant Participation Advisory Service (TPAS) who have a wealth of resources to assist us in our journey.

STF Business Commitment 3

We will create an environment where people choose to work, thrive, and develop.

During 24/25 we developed and Introduced a career development pathway for all staff. This included a skills development audit for all staff, stronger core training programme, tech upgrades including provision of new laptops, CCTV, digital equipment, new salary banding structure, delivery of wellbeing focus including enhancements to our sickness absence policy, qualifying periods, personal insurance, bi-annual staff survey with improvement plans and structured feedback routes. As a result of these initiatives we are seeing enhanced levels of satisfaction and a reduction in attrition rates.

STF Business Commitment 4

We will grow our multi-agency approach and harness strong partnerships to assist in the delivery of our work.

As with all business and critical in small charities we must work hard to develop a positive external profile. This year we have been developing stronger links with Cheshire West and Chester Local Authority, Grosvenor Hart Homes, charities within our catchment area and becoming more connected within Cheshire West and Chester Voluntary Action. This has enabled us to increase referral pathways and a new relationship with Parenting Assessment Units has contributed to a positive uptick in occupancy. Meetings have been held with the High Sherriff of Chester, our constituency member of Parliament, Aphra Brandreth, as well as senior leaders and policy makers including those engaged in commissioning services.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2025

STF Business Commitment 5

We will excel in delivering services for our families, using a needs-led menu of support, framed by our approach in Trauma Informed Practice.

We have introduced our resettlement framework 'AIMS' that supports individuals through programmes around Independent Living, developing the skills to Manage a Tenancy, spending time working through their own Personal and Social Development Workbook. Underpinning all of this work is the Staying Safe Programme – where people are able to explore relationships, developing awareness around Exploitation, Understanding ACES (Adverse Childhood Experiences), and learning about Addiction. The staffing structure has been adjusted to capitalise on this style of delivery so that we move between Mentors and Support Workers, which allows the delivery between emotional and practical support.

The feedback from external agencies, funds and potential commissioners is that our service is well regarded and delivered by professionals working at a high standard. This has been reported by a number of senior officers in CWaC and further supported by our partners and Funders.

Service Users - Impact 2024 - 2025

During 2024/2025 over 133 referrals have been received for families wishing to move to Cotton Hall and to receive our services. Throughout the financial year we worked with 114 individuals at Cotton Hall, 45 adults and 68 children, which made up 36 families in total. Our data has allowed us to identify key positive impacts in the work we deliver and directs us to areas we can apply more focus to.

- Support needs identified at point of referral rarely exist in isolation. During 24/25, the primary referral needs were identified as:

Accommodation	26%
Finance, benefits, debt	14%
Substance Misuse	7%
Mental health	21%
Care Leaver/Experienced	10%
Domestic Abuse	19%
Physical health	3%

After arrival the emerging support needs for our families included: bullying awareness, literacy, developmental delay, previously unidentified childhood experiences, sexual assault, mental health conditions, county lines, neglect, gender identity, victims of coercion

This list continues and represents the complex nature of the issues we support.

- Our families have told us that

55% of our adults are feeling more positive due to our work.

Over 40% of our parents now feel better able to manage their routines more effectively

33% of all families with a child protection plan saw them stepped down.

A third of all interim care orders held by our families have been discharged.

Over 52% of adults have made progress in keeping their children safe.

43% of our children saw an improvement in their learning

52% of residents felt more confident with money and home matters.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2025

Finance and Fundraising

When setting the budget for the 2024 – 2025 financial year, funding streams already secured for that year included, £67,160 from The Ministry of Justice, £60,000 from Henry Smith, £23,000 from Charles Haywood, £21,000 from MCF and £6,000 from The Barbara Ward Foundation. The charity's budget for 2024-2025 was dependent upon securing a further £338,495 to cover planned expenditure for the year.

Throughout the year, we have received further significant funding from a range of sources that includes, £29,680 from The Steve Morgan Foundation, £25,000 from The Sir Donald & Lady Edna Wilson Trust, £39,500 from The Oak Foundation, £8,000 from Albert Hunt, £30,000 from Garfield Weston, £25,000 from The Barratt Foundation, £20,000 from The Swires Charitable Trust and £66,546 from VCSE Groundworks UK.

FINANCIAL REVIEW

Reserves Policy and Financial Position

The Reserves Policy, adopted by the Trustees, is to ensure there is a level of working capital that protects the continuity of our core work and provide a level of funding for unexpected and unforeseen costs to our assets. The level of unrestricted reserves at the end of any given month should currently be set at £240,000 to £250,000 as the Trustees and management continually review the reserves required by the charity in line with changes to restricted funding.

The level of unrestricted working capital as at 31st March 2025 is £148,408.

The Charity has endowment, restricted, designated, and unrestricted funds which are set out in detail in note 20 to the accounts.

Principal Funding Sources

Government related funding;

Housing Benefit - the amount received in 2024/2025 amounted to £247,578.

The Secretary of State for Justice - awarded a 'Women's Community Services' Grant totalling £143,614.29 to cover a period from March 2023 to March 2025. Grant payments totalling £67,160 were received in this financial year. This grant has now been extended by another year with a further £68,235 due by March 2026

Other principal restricted funding includes: £29,680 from The Steve Morgan Foundation to fund a Children & Young People Team Leader, £23,000 from The Charles Haywood Foundation towards a Family Mentor Post, £9,917 from The Westminster Foundation towards the Children's Team, £21,009 grant payment from the Masonic Charitable Foundation towards a Children and Young People's Mentor post and £66,546 grant from VCSE Groundworks to fund solar panels and LED lighting.

During the 2024 – 2025 financial year, 16% of our staffing costs were funded through restricted funds.

Investment Policy and Objectives

Under the terms of the Memorandum and Articles of Association the Trustees have powers to purchase and lease property necessary for the work of the charity. They also have powers to borrow and raise money for the purposes of the charity on such security as may be thought fit, and to issue debenture stock charged upon the charity's property. The Trustees have powers to invest monies of the charity, not immediately required for its purposes in such investments, securities or properties as may be thought fit.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2025

PREPARING FOR OUR FUTURE, A JOURNEY TO EXCELLENCE

2025 – 2026 Strategic Themes and Key Business Priorities

As we move into the third year of our 5-year business plan, we remain focused on the commitments we established in early 2023. Our main driver remains the establishment of a sustainable business providing support and accommodation solutions to vulnerable families. With increased opportunities for agencies to access directly funded support solutions and collaborative off-site delivery partnerships we will further extend the impact of our work. We are committed to creating a strong compliance reputation across all aspects of our work and we continue to prioritise improvements in business development, financial management, performance improvement, staff development, and multi-agency partnerships. Alongside improved clarity regarding our operating models, evidence-based performance reporting and strong legislative and regulatory reporting we will secure the Trusted Standard Quality Accreditation during 2026. Above all we are building an organisation that places all stakeholders and staff at the centre of our work.

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing those financial statements, the trustees are required to

- **select suitable accounting policies and then apply them consistently;**
- **observe the methods and principles in the Charity SORP;**
- **make judgements and estimates that are reasonable and prudent;**
- **prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.**

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

In so far as the trustees are aware:

there is no relevant audit information of which the charitable company's auditors are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The auditors, DJH Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.



.....
Mr M Adam - Chair of Trustees

Date: 02/12/2025



.....
Mr D Boffey (Trustee)

Date: 02/12/2025.

Save The Family Limited

Independent auditor's report

To the members of Save the Family Limited

Opinion

We have audited the financial statements of Save the Family Limited (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, 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 board of 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 board of 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.

Save The Family Limited

Independent auditor's report (continued)

To the members of Save the Family Limited

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.

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 board of 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 board of trustees

As explained more fully in the statement of Trustees responsibilities, the board of 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 board of 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 board of 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 board of 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment, by for example, forgery or intentional misrepresentations or through collusion. The extent to which our procedures are capable of detecting irregularities including fraud is detailed below.

Save The Family Limited

Independent auditor's report (continued)

To the members of Save the Family Limited

Our approach was as follows

We understood how the charity is complying with relevant frameworks by making enquiries of management and those responsible for legal and compliance procedures. We assessed the susceptibility of the charity's financial statements to material misstatement including how fraud might occur by discussing with the management and the board of trustees. We enquired of management as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

Based on this understanding we designed specific audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and obtaining additional corroborative evidence as required.

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.

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with section 391 of the Companies Act 2014. 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.

DJH Audit Limited

Christopher Abbott FCA (Senior Statutory Auditor)
for and on behalf of

05/12/2025
.....

Chartered Accountants
Statutory Auditor

St Georges House
Peter Street
Manchester
M2 3NQ

SAVE THE FAMILY LIMITED

Statement of financial activities including income and expenditure account FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds		Unrestricted funds designated		Restricted funds		Unrestricted funds general		Unrestricted funds designated		Restricted funds		Endowment funds		Total	
		2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£	2024	£
Income and endowments from:																	
Donations and legacies	3	443,818	-	223,954	-	667,772	429,045	-	187,611	-	-	-	-	-	-	616,656	-
Charitable activities																	
Family activities	4	250,144	-	-	-	250,144	241,407	-	-	-	-	-	-	-	-	241,407	-
Fundraising income	5	16,312	-	1,428	-	17,740	14,034	-	-	-	-	-	-	-	-	14,034	-
Investments	6	26,422	-	-	-	26,422	11,168	-	-	-	-	-	-	-	-	11,168	-
Rent received		33,363	-	-	-	33,363	57,957	-	-	-	-	-	-	-	-	57,957	-
Total income		770,059	-	225,382	-	995,441	753,611	-	187,611	-	-	-	-	-	-	941,222	-
Expenditure on:																	
Raising funds	7	33,645	-	-	-	33,645	1,308	-	-	-	-	-	-	-	-	1,308	-
Charitable activities	8	944,503	-	190,315	-	1,134,818	922,472	-	106,630	-	-	-	-	-	-	1,029,102	-
Total resources expended		978,148	-	190,315	-	1,168,463	923,780	-	106,630	-	-	-	-	-	-	1,030,410	-
Net (outgoing)/incoming resources before transfers		(208,089)	-	35,067	-	(173,022)	(170,169)	-	80,981	-	-	-	-	-	-	(89,188)	-

SAVE THE FAMILY LIMITED

Statement of financial activities (continued) including income and expenditure account

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds general		Unrestricted funds designated		Restricted funds		Unrestricted funds general designated		Restricted funds		Endowment funds		Total	
		2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£
Extraordinary item	15	-	-	-	-	-	-	1,554,843	-	-	-	-	-	-	1,554,843
Net (outgoing)/incoming resources before transfers		(208,089)	-	-	-	35,067	(173,022)	1,384,674	-	80,981	-	-	-	-	1,465,655
Gross transfers between funds		145,829	(80,000)	(65,829)	-	753,489	295,385	-	-	(1,048,874)	-	-	-	-	
Net movement in funds		(62,260)	(80,000)	(30,762)	(173,022)	2,138,163	295,385	80,981	(1,048,874)	1,465,655	-	-	-	-	
Fund balances at 1 April 2024		3,477,720	505,385	127,341	4,110,446	1,339,557	210,000	46,359	1,048,874	2,644,790	-	-	-	-	
Fund balances at 31 March 2025		3,415,460	425,385	96,579	3,937,424	3,477,720	505,385	127,340	-	4,110,445	-	-	-	-	

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

SAVE THE FAMILY LIMITED

Balance sheet

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	14		3,267,052		3,264,066
Current assets					
Debtors	16	23,208		27,469	
Cash at bank and in hand		682,655		857,424	
			705,863		884,893
Creditors: amounts falling due within one year	17	(35,491)		(38,514)	
Net current assets			670,372		846,379
Total assets less current liabilities			3,937,424		4,110,445
Income funds					
Restricted funds			96,579		127,340
Designated funds			425,385		505,385
General funds			3,415,460		3,477,720
			3,937,424		4,110,445

The financial statements were approved by the Board Of Trustees on



Mr M Adam - Chair of trustees



Mr D Boffey - trustee

Company Registration No. 1908006

Save The Family Limited

Statement of cash flows

For the year ended 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	19		(135,363)		1,688,398
Investing activities					
Purchase of tangible fixed assets		(65,829)		-	
Proceeds from disposal of tangible fixed assets				1,150,000	
Investment income received		26,423		11,167	
Net cash (used in)/generated from investing activities			(39,406)		1,161,167
Financing activities					
Repayment of bank loans				(2,445,737)	
Net cash used in financing activities					(2,445,737)
Net (decrease)/increase in cash and cash equivalents			(174,769)		403,828
Cash and cash equivalents at beginning of year			857,424		453,596
Cash and cash equivalents at end of year			<u>682,655</u>		<u>857,424</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Save the Family Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Cotton Hall Farm, Cotton Lane, Cotton Edmunds, Chester, Cheshire, CH3 7PZ.

1.1 Accounting convention

These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the FRS 102 charity SORP 1 January 2019, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102 charity SORP 1 January 2019.

1.2 Going concern

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

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 or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is expended in the year as agreed within the terms of the grant.

1.5 Resources expended

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.

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, 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	Straight line over 74/50 years
Fixtures, fittings & equipment	10% on cost
Motor vehicles	25% 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 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.

1.8 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.

1.9 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.

1.10 Retirement benefits

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

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the board of trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and gifts	154,998	69	155,067	206,266
Grants	288,820	223,885	512,705	410,390
	<u>443,818</u>	<u>223,954</u>	<u>667,772</u>	<u>616,656</u>
For the year ended 31 March 2024	<u>429,045</u>	<u>187,611</u>		<u>616,656</u>
Grants receivable for core activities				
Oak Foundation Grant	39,500	-	39,500	40,000
St Bridget's Trust	4,650	-	4,650	-
Sir Donald and Lady Edna Wilson Trust	15,000	-	15,000	35,000
Barbara Ward Foundation	6,000	-	6,000	6,000
Zochonis Trust	2,800	-	2,800	5,000
Swires Charitable Trust	20,000	-	20,000	-
Ministry of Justice	67,160	-	67,160	65,843
The Henry Smith Charity	60,000	-	60,000	60,000
Paget Trust	-	-	-	3,000
Garfield Weston	30,000	-	30,000	-
Albert Hunt	8,000	-	8,000	-
Eleanor Peel Trust	5,750	-	5,750	-
The Barratt Development Trust	25,000	-	25,000	-
Other	4,960	-	4,960	7,936
Restricted funds - see notes	-	223,885	223,885	187,611
	<u>288,820</u>	<u>223,885</u>	<u>512,705</u>	<u>410,390</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	Family activities 2025 £	Family activities 2024 £
Housing benefit income	247,578	214,412
Utilities income	2,566	26,816
Income from sales	-	179
	<u>250,144</u>	<u>241,407</u>

5 Fundraising income

	Unrestricted funds general 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Fundraising income	16,312	1,428	17,740	14,034
For the year ended 31 March 2024	<u>14,034</u>	<u>-</u>	<u>14,034</u>	<u>14,034</u>

6 Investments

	Unrestricted funds 2025 £	Total 2024 £
Interest receivable	26,422	11,168

7 Raising funds

	Unrestricted funds 2025 £	Total 2024 £
<u>Fundraising trading : Cost of goods sold and other costs</u>		
Function and fundraising costs	33,645	1,308
	<u>33,645</u>	<u>1,308</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2025

8 Expenditure on charitable activities

	Family activities 2025 £	Family activities 2024 £
Direct costs		
Staff costs	642,181	574,882
Depreciation and impairment	61,804	54,843
Equipment Hire	7,713	7,686
Rent	27,905	26,652
Rates and water	4,884	-
Insurance	9,352	19,514
Light and heat	89,733	79,585
Repairs and renewals	82,527	56,425
Bad debts	5,127	2,783
Training	23,175	12,824
Activities and outings	24,500	28,431
Cleaning	109	1,339
Subscriptions	4,026	1,734
Sessional workers	-	297
General expenses (PPE)	-	423
Motor and travel	102	-
	<u>983,138</u>	<u>867,418</u>
Share of support and governance costs (see note 11)		
Support	147,463	157,684
Governance	4,217	4,000
	<u>1,134,818</u>	<u>1,029,102</u>
Analysis by fund		
Unrestricted funds - general	944,503	922,472
Restricted funds	190,315	106,630
	<u>1,134,818</u>	<u>1,029,102</u>

9 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	4,217	4,000
Depreciation of owned tangible fixed assets	62,843	57,207
	<u>67,060</u>	<u>61,207</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2025

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Families Team	9	9
Children/Youth	3	3
Estate management	3	3
Management and administration	7	7
Total	22	22

Employment costs

	2025 £	2024 £
Wages and salaries	678,818	630,737
Social security costs	61,476	52,032
Other pension costs	14,501	12,735
	754,795	695,504

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,000 - £70,000	1	1

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2025

11 Support costs allocated to activities

	2025	2024
	£	£
Staff costs	112,614	120,623
Depreciation	1,039	2,364
Office supplies and telephone	10,453	12,038
General expenses	-	217
Legal and professional	15,953	14,818
Motor and travel	5,467	5,842
Bank charges and interest	1,937	1,782
Governance costs	4,217	4,000
	<u>151,680</u>	<u>161,684</u>
Analysed between:		
Family activities	<u>151,680</u>	<u>161,684</u>

12 Volunteers

The charity benefits from 13 active volunteers, 9 Trustee volunteers and numerous hours supplied by corporate supporters.

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2024	4,055,592	307,832	95,969	4,459,393
Additions	41,889	23,940	-	65,829
	<u>4,097,481</u>	<u>331,772</u>	<u>95,969</u>	<u>4,525,222</u>
Depreciation and impairment				
At 1 April 2024	792,730	306,628	95,969	1,195,327
Depreciation charged in the year	61,804	1,039	-	62,843
	<u>854,534</u>	<u>307,667</u>	<u>95,969</u>	<u>1,258,170</u>
Carrying amount				
At 31 March 2025	<u>3,242,947</u>	<u>24,105</u>	<u>-</u>	<u>3,267,052</u>
At 31 March 2024	<u>3,262,862</u>	<u>1,204</u>	<u>-</u>	<u>3,264,066</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2025

14 Tangible fixed assets

(Continued)

15 Extraordinary item

During the year ended 31 March 2024 the charity has recognised an uplift of unrestricted funds of £1,554,843. This has arisen following the sale of the property known as Plas Bellin. Transaction details were as follows:-

	Unrestricted funds 2025 £	Total 2024 £
Sale proceeds	-	1,150,000
Legal fees	-	(1,848)
Loan redemption contribution	-	(674,700)
Cash received	-	473,452
	Unrestricted funds 2025 £	Total 2024 £
Balance of loan prior to sale	-	(2,445,741)
Loan redemption contribution	-	674,700
Loss on disposal	-	142,079
Site security costs	-	41,223
Estate agent fees	-	22,824
Legal fees	-	7,819
Other	-	2,253
Extraordinary item now recognised	-	1,554,843

As noted above, from the sales proceeds, a payment was made to "Future Builders" of £674,700 in part repayment of the outstanding loan secured on the property. At the same time, it was agreed that the balance of the outstanding loan from Future Builders would be written off.

Save the Family has also lost, annual rental income of £106,724 due to the sale of Plas Bellin.

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2025

16 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	4,824	6,879
Other debtors	4,995	5,133
Prepayments and accrued income	13,389	15,457
	<u>23,208</u>	<u>27,469</u>

17 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	2,489	14,652
Trade creditors	5,550	7,112
Other creditors	9,048	7,056
Accruals and deferred income	18,404	9,694
	<u>35,491</u>	<u>38,514</u>

18 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Tangible assets	3,267,052	-	-	3,267,052
Current assets/(liabilities)	148,408	425,385	96,579	670,372
	<u>3,415,460</u>	<u>425,385</u>	<u>96,579</u>	<u>3,937,424</u>
	Unrestricted funds general 2024 £	Unrestricted funds Designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:				
Tangible assets	3,264,066	-	-	3,264,066
Current assets/(liabilities)	213,654	505,385	127,340	846,379
	<u>3,477,720</u>	<u>505,385</u>	<u>127,340</u>	<u>4,110,445</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2025

19 Cash generated from operations	2025	2024
	£	£
(Deficit)/surplus for the year	(173,022)	1,465,655
Adjustments for:		
Investment income recognised in statement of financial activities	(26,422)	(11,168)
Depreciation and impairment of tangible fixed assets	62,843	199,286
Movements in working capital:		
Decrease in debtors	4,261	22,496
(Decrease)/increase in creditors	(3,023)	12,129
Cash (absorbed by)/generated from operations	(135,363)	1,688,398

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2025

20 Movement in funds

	At 1.4.24 £	Income £	Expenditure £	Transfers £	At 31.3.25 £
General funds	3,477,720	770,059	(978,148)	145,829	3,415,460
Designated funds:					
Fundraising Contingency Provision	180,000	-	-	-	180,000
Sinking Funds	30,000	-	-	-	30,000
SIB Funds	295,385	-	-	(80,000)	215,385
	505,385	-	-	(80,000)	425,385
Restricted funds					
a. Family & Childrens Activities	13,102	30,868	(24,216)	-	19,754
b. Maria Marina Mentoring Programme	14,236	-	(14,236)	-	-
c. Steve Morgan Foundation	-	29,680	(29,680)	-	-
d. Facilities & Refurbishment Fund	17,921	33,360	(31,851)	-	19,430
e. Welcome Home Project	-	12,419	(5,036)	-	7,383
f. Charles Haywood Foundation	7,664	23,000	(23,004)	-	7,660
g. Westminster Foundation	7,436	-	(7,436)	-	-
h. Nationwide	44,473	-	(23,496)	-	20,977
i. Masonic Charitable Foundation	17,509	21,009	(21,012)	-	17,506
j. Earl of Chester Fund	5,000	-	(5,000)	-	-
k. Community Cooking	-	5,500	(1,631)	-	3,869
l. VCSE Groundworks UK	-	66,546	(717)	(65,829)	-
m. Stagecoach Grant	-	1,000	(1,000)	-	-
n. Grace Trust	-	2,000	(2,000)	-	-
	127,341	225,382	(190,315)	(65,829)	96,579
TOTAL FUNDS	4,110,446	995,441	(1,168,463)	-	3,937,424

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2025

20 Movement in funds - continued

- a. Family & Childrens Activities - donations and income raised towards family outings and activities onsite that include donations from individuals as well as the following;
£12,348 from Cheshire West & Cheshire for; Edsential Holiday Grant Fund (£2,000 for Winter Holidays, £2,448 for Spring Holidays & £7,900 for Summer Holidays.
£2,400 from DWP Household Support Fund for food vouchers for families on site.
£7,662 given through CCF as follows; £5,562 for the Seaside Fundays programme and a visit to the pantomime and a further £2,100 to furniture and items for an outdoor classroom.
The Focus Foundation donated an additional £3,012 towards furniture and items for the outdoor classroom.
Sandiway Golf Club raised £2,437 towards family activities and days out
The Co-op Local Community Fund donated £1,000 towards activities for Christmas 2025
- b. Mentoring Project - funded by The Maria Marina Foundation over 3 years totalling £150,000 providing funding towards the Mentoring Team.
- c. The Steve Morgan Foundation awarded 3 years funding of £90,833 towards the salary of the Childrens Young People's Team Leader.
- d. The Facilities and Refurbishment Fund received a total of £33,360 from several funders including the following;
£8,100 donation from the Florence Foundation to fund partition walls as part of the Children's Centre refurbishment.
£6,000 donation from Pilkington Charities' Fund for 2 storage containers on site.
£4,410 grant from Urula Keyes to fund the cost of a Scaffolding Tower.
£5,000 grant from Sainsbury's Stardust Fund for the refurb of the Hub Kitchen with an additional £960 from Leeds Building Society to pay for the ovens and hob.
£3,940 grant from the Earl of Chester's Fund to pay for the CCTV equipment to be updated.
£4,950 grant from Screwfix
- e. The Welcome Home Project has raised over £12,000 and is used to ensure each property is fully equipped and refurbished with the items that a new family needs.
Donations and grants for this project include;
£2,078 from Sanctuary Housing
£1,000 from Arnold Clarke
£3,176 from Marjory Boddy
£5,000 from the Co-op 'Winner Takes It All' Competition
- f. Charles Haywood Foundation awarded a £46,000 grant to fund a Family Mentor Post over 2 years.
- g. Westminster Foundation awarded a £9,917 grant towards salary cost for the Children's Team, with £10K repeat funding awarded for the following year.
- h. Nationwide Community Grants Programme awarded £52,305 towards a Family Mentor post over 2 years.
- i. Masonic Charitable Foundation awarded a £63,028 grant to fund a Children and Young People's Mentor over 3 years.
- j. Earl of Chester Fund awarded a £5,000 grant to improve WIFI acrosss the site.
- k. Income for the Community Cooking Project included the following;
£2,000 donated from the Hedley Foundation
£1,500 from Sainsbury's Good Food For All Grant
and £2,000 from the John Mason Family Trust.
- l. VCSE Groundworks awarded a grant for £66,546 to fund solar panels and LED lighting. The balance was transferred to unrestricted funds upon completion.
- m. Stagecoach donated £1,000 towards the cost of a minibus driver
- n. The Grace Trust gave a £2,000 grant towards the Children's Team salaries

SAVE THE FAMILY LTD

England & Wales - Charity number 516484

Accounts

Save The Family Limited
Annual Report and Financial Statements
For the year ended 31 March 2024



Save the Family
Keeping Families Together

SAVE THE FAMILY LIMITED

Trustees report (including directors' report)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees, who are also Directors of Save the Family for the purposes of the Companies Act 2006, present their report together with the financial statements of the charity for the year ended 31st March 2024. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying FRS 102 in the UK and Republic of Ireland from 1 January 2005

REFERENCE AND ADMINISTRATIVE DETAILS:

Registered Company Number: 1908006 (England and Wales)

Registered Charity Number: 516484

Registered Office: Cotton Hall, Cotton Lane, Cotton Edmunds, Chester, Cheshire CH37PZ

At the time of writing the appointed Trustees and sub-committee memberships are as follows:

Name	Position	Sub Committee Membership	Notes
Rory Lea	Chairman	Trustee Board, Corporate	Appointed Chairman 1 st September 2023
John Church	Treasurer/Deputy Chair	Corporate (Chair)	Resigned as Chair and appointed deputy Chair and Treasurer 1st September 2023
Nigel Bruce	Trustee	Corporate	
Suzanne Booth	Trustee	Corporate	
Christina Upton	Trustee	Families	Resigned 13 th December 2023
Ruth Ankers	Trustee	Families	
Janet Butler	Trustee	Families (Chair)	
Matthew Adam	Trustee	Families	
Kelly Whalley	Trustee	Corporate	Resigned 27 th July 2023
Lindsay Tanner	Trustee	Families	Appointed 13 th December 2023

Auditors

DJH Audit Limited, Registered Auditors, Chester House, Lloyd Drive, Cheshire Oaks Business Park, Ellesmere Port, Cheshire, CH65 9HQ.

Solicitors

Brabners, Horton House, Exchange Flags, Liverpool, L2 3YL

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued)

FOR THE YEAR ENDED 31 MARCH 2024

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Save the Family is a Charitable Company limited by guarantee, incorporated on 24th April 1985 and registered as a charity on 5th June 1985. The Company is governed by the Memorandum and Articles of Association originally dated 29th March 1985 and most recently revised and adopted at the 2012 AGM on 20th November 2012.

Following references and DBS checks, the recommended candidates are voted on to the Board and membership of the Trustee approved. All new Trustees are formally invited by the Board to become a Trustee and a Member and are asked to sign the Eligibility Statement and Register of Interests.

Trustees should be:

- Recognised as having appropriate expertise relevant to the charity's specific requirements
- Able to demonstrate a commitment to voluntary work
- Upstanding members of the community
- Able to demonstrate a commitment to the mission and values of Save the Family
- Committed to equal opportunities
- Able to demonstrate high standards of ethics and integrity

As well as the main Board, Trustees are appointed to a Sub Committee, each of which focuses on a key aspect of the charity's work. These are currently as follows:

- Corporate
- Families

Each Committee is chaired by a Trustee with experience relevant to its terms of reference and the Committees provide Board with additional assurance on the proper and effective management of the charity.

Remuneration of Trustees

No payment has been made to any Trustee during the period 1st April 2023 to 31st March 2024.

Induction and Training of Trustees

A comprehensive induction is provided to newly appointed Trustees including:

- Provision of the Charity Commission publication 'The Essential Trustee,' Memorandum and Articles of Association, Terms of reference, Mission Statement, Business Plan and most recent Annual Report and Accounts.
- Familiarisation tour of Cotton Hall and the opportunity to meet staff and residents
- Update about the Business Plan and progress with key objectives
- Mandatory Training in 'Safeguarding for Trustees' and 'Safeguarding Children Basic Awareness – Level 2'
- Review of any other specific training requirements
- Attendance at training about the role of the Trustee

Governance Structure

The members of the Board are all Trustees of the charity. They elect from among their number a Chair, a Deputy Chair, and a Treasurer.

Risk Management

All key risks to which the charity is exposed are included in a risk register and risk plan which identifies how those risks will be mitigated. The risk register is scrutinised and approved by the Board of Trustees in order to provide assurance that risk is being effectively managed.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2024

Public Benefit

To support homeless families by providing emergency accommodation and education in basic/ other life and social skills to enable families to get back on to the social ladder. The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011.

OBJECTIVES AND ACTIVITIES

Purpose and Aims

Save the Family has a unique mission and set of core values which were the result of an engagement process with Trustees, team members and residents. The mission and core values are embedded throughout everything the charity does.



Compassion



Respect



Empowerment



Aspiration



Trust



Excellence

the mission and core values remain at the heart of Save the Family's work and provide an anchor and strong foundation upon which the charity can positively move forward.

Guided by our mission and core values, we work with families who have not had the opportunity or support to address some of the fundamental problems they experience. Through our family mentoring programme, parents work with us to establish family routines, develop strategies to address the trauma and challenge they face, and to understand and embrace their parental responsibilities.

Our specialist teams work closely with adults and children and partner with several external agencies who provide other specialised interventions. "Move on" plans are developed soon after the family joins the community at Cotton Hall and families are prepared and empowered to live independent lives back in the wider community again.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued)

FOR THE YEAR ENDED 31 MARCH 2024

Year in Review 2023 – 2024

STF Business Commitment 1

We will be clear about our operational and financial models of practice.

Developing a clear, sustainable business framework has been a clear focus for the 2023-2024 financial year. Understanding the needs of our customer base, reviewing our service provision, remodelling our medium to long term financial position has assisted in providing clear year two objectives for all Business areas. We have reduced our exposure to risk through the disposal of our asset in North Wales and have settled all outstanding financial liabilities associated with the site. The review of our operational service provision has resulted in the re-provision of elements of our programme as we adopt a more structured focus on empowerment and resettlement.

STF Business Commitment 2

We will continually review, evaluate, and improve our performance by ensuring all stakeholders have a voice with outcomes shaped by that contribution.

Through our internal evaluation of services across the business we have improved upon opportunities to capture the voice of our residents. It has enabled us to inform programmes of engagement and activity with services ranging from wellness workshops, advice and guidance and the provision of planned activities shaped by those living here. Using our regular engagement processes, which include formal and informal structures we have not only improved upon responding to need but also in achieving more quantitative evidence of the impact of our work.

STF Business Commitment 3

We will create an environment where people choose to work, thrive, and develop.

During this period, we have implemented several initiatives that have been designed to enhance our offer to all staff and is based upon feedback given through staff survey processes and focus groups. We introduced a complete review of all role descriptions, responsibilities and banding structures along with a review of salaries based upon the current marketplace. The development of our staff and the introduction of several wellbeing initiatives have seen an increase in satisfaction and aiding us in recruitment and retention.

STF Business Commitment 4

We will grow our multi-agency approach and harness strong partnerships to assist in the delivery of our work.

Our focus on building partnerships has produced some wonderful added value to the work of STF in Cheshire. We have curated a very positive Corporate Membership Partnership whereby we can support an organisation's staff wellbeing agenda by creating opportunities for companies to attend site with their employees and spend time working on specific projects either improving our grounds or assets, whilst doing their own internal team building or CSR initiatives. Having this mutually beneficial arrangement enables STF to make our resources stretch further and ensures that the environment our families live in is of the highest quality. We are also hosting regular partnership meetings, off site, to develop a collaborative approach to delivering our work. This collective meet regularly, share ideas, feedback and have a common purpose which is to improve the lives of vulnerable people in the communities of Cheshire and beyond.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2024

STF Business Commitment 5

We will excel in delivering services for our families, using a needs-led menu of support, framed by our approach in Trauma Informed Practice.

To drive forward an enhanced and structured framework to carry our specific trauma informed work, we have purchased an established resettlement package. Training has been shaped and delivered and some change in the team structure is taking place to provide more support for how we will be delivering our offer. The intention is to be clearer about our work and more effective in the measurement of outcomes. The evidence of which can be clearly seen in the Social Impact report.

STF Business Commitment 6 - Completed

We will manage our organisational risk through the disposal of Plas Bellin

During Jun 2023, we completed the sale of our property, Plas Bellin, which is situated in North Wales. This resulted in the removal, from our 2024-2028 strategic documents of the original sixth business objective which was to manage our organisational risk through the disposal of Plas Bellin.

Service Users - Impact 2023 - 2024

During the 2023/2024 financial year we supported 94 individuals at Cotton Hall, which is made up of to 33 families. Our data has allowed us to identify key positive impacts in the work we deliver and directs us to areas we can apply more focus to.

In reviewing our impact data for the period in question it is valuable to understand some of the situations faced by adults upon arrival at Cotton Hall.

Over 70% struggled with their Mental Health

Over 68% have experienced Domestic Abuse.

Over 32% of all adults housed with us during this period have experienced substance misuse issues

Over 81% of the families we support had Social Care involvement at point of referral.

44% of our adults have experienced financial difficulty or debt

At the end of March 2024, we know that of those 33 families:

73% of parents felt more able to support their children emotionally and be able to deal with life's ups and downs.

93% of parents have developed strength in identifying risk to their children's safety and respond appropriately.

93% of parents felt supported and had increased social networks.

67% of parents felt more able to support their children's learning, development, and aspirations.

80% of parents felt more able to provide the security of a stable home and manage their finances in the community.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2024

Finance and Fundraising

When setting the budget for the 2023 – 2024 financial year, funding streams already secured for that year included, a £40,000 final grant payment from The Maria Marina Foundation, £25,000 from Sir Donald & Lady Edna Wilson Trust, £6,000 from Barbara Ward and £65,843 from Ministry of Justice. The charity's budget for 2023-2024 was dependent upon securing a further £368K to cover planned expenditure for the year.

Throughout the year, we have received further significant funding from a range of sources that includes, £40,000 from The Oak Foundation, £60,000 from The Henry Smith Charity, £23,000 from The Charles Haywood Foundation, £9,917 from The Westminster Foundation, £52,305 from Nationwide and £21,010 from the Masonic Charitable Trust as well as an additional £10,000 from The Sir Donald & Lady Edna Wilson Trust.

Due to funding received and reductions in expenditure where possible, the funding gap, at the end of this year is just under £16K.

FINANCIAL REVIEW

Reserves Policy and Financial Position

The Reserves Policy, adopted by the Trustees, is to ensure there is a level of working capital that protects the continuity of our core work and provide a level of funding for unexpected and unforeseen costs to our assets. The level of unrestricted reserves at the end of any given month should currently be set at £240,000 to £250,000 as the Trustees and management continually review the reserves required by the charity in line with changes to restricted funding.

The level of unrestricted working capital as at 31st March 2024 is £213,654 with a further £505,385 included within the unrestricted designated funds.

The Charity has endowment, restricted, designated, and unrestricted funds which are set out in detail in note 20 to the accounts.

Principal Funding Sources

Government related funding;
Housing Benefit - the amount received in 2023/2024 amounted to £214,412.

The Secretary of State for Justice - awarded a 'Women's Community Services' Grant totalling £143,614.29 to cover a period from March 2023 to March 2025. Grant payments totalling £65,843 were received in this financial year.

Other principal restricted funding includes:
£40,000 from The Maria Marina Foundation towards the Mentoring and Parenting Project, £23,000 from The Charles Haywood Foundation towards a Family Mentor Post, £9,917 from The Westminster Foundation towards the Children's Team, £52,305 from The Nationwide Community Grants Programme towards a Family Mentor post over the next two years. £21,010 grant payment from the Masonic Charitable Foundation towards a Children and Young People's Mentor post.

During the 2023 – 2024 financial year, 11% of our staffing costs were funded through restricted funds.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2024

Investment Policy and Objectives

Under the terms of the Memorandum and Articles of Association the Trustees have powers to purchase and lease property necessary for the work of the charity. They also have powers to borrow and raise money for the purposes of the charity on such security as may be thought fit, and to issue debenture stock charged upon the charity's property. The Trustees have powers to invest monies of the charity, not immediately required for its purposes in such investments, securities or properties as may be thought fit.

PREPARING FOR OUR FUTURE, A JOURNEY TO EXCELLENCE 2024 – 2025 Strategic Themes and Key Business Priorities

We are committed to developing the long-term future of the charity so that we can continue to help those most in need. Our service users belong to a broad range of socio economic and cultural backgrounds. Our belief is that homelessness rarely just 'happens', rather, it is due to a build-up of unresolved problems, leading to a final crisis moment when the structures people use to surround themselves with fail. Social and fiscal policies may change but the nature of personal crises that significantly impact our client base will always exist. We are committed to providing the absolute best service we can by being responsive to the needs of individuals and their families. We will continue to recruit and train highly skilled staff to deliver high quality models of support, creating safe opportunities for people to develop their capacity to make more informed and positive life choices for themselves and their families.

Our change agenda continues to drive our plans towards securing organisational sustainability by developing routes to securing income partially delivered through contracted work. To succeed in being commissioned we must invest the time and commitment in fully understanding our service offer and ensuring that it is responsive to the needs of our client base and the requirements of those organisations seeking to place vulnerable families with us.

We remain focused on developing the organisation to be able to withstand the impact of a change in funding landscapes and focus on driving forward initiatives that enhance our delivery, protect our business, and create an organisation that enables people to thrive.

The quality of our delivery, informed by the service users voice and shaped by qualitative and quantitative impact analysis, will see us making Save the Family a place where all people will thrive.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued)

FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing those financial statements, the trustees are required to

- **select suitable accounting policies and then apply them consistently;**
- **observe the methods and principles in the Charity SORP;**
- **make judgements and estimates that are reasonable and prudent;**
- **prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.**

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

In so far as the trustees are aware:

there is no relevant audit information of which the charitable company's auditors are unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The auditors, DJH Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.


.....
Mr J A Church - Deputy Chair of Trustees/Treasurer

Date: 28/11/24


.....
Mr N Bruce (Trustee)

Date: 28/11/24

SAVE THE FAMILY LIMITED

Independent auditor's report

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Opinion

We have audited the financial statements of Save the Family Limited (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, 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 board of 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 board of 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.

SAVE THE FAMILY LIMITED

Independent auditor's report (continued)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

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.

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 board of 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 board of trustees

As explained more fully in the statement of Trustees responsibilities, the board of 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 board of 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 board of 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 board of 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment, by for example, forgery or intentional misrepresentations or through collusion. The extent to which our procedures are capable of detecting irregularities including fraud is detailed below.

SAVE THE FAMILY LIMITED

Independent auditor's report (continued)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Our approach was as follows

We understood how the charity is complying with relevant frameworks by making enquiries of management and those responsible for legal and compliance procedures. We assessed the susceptibility of the charity's financial statements to material misstatement including how fraud might occur by discussing with the management and the board of trustees. We enquired of management as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

Based on this understanding we designed specific audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and obtaining additional corroborative evidence as required.

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.

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with section 391 of the Companies Act 2014. 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.



Mrs D D Lea FCA, FCCA (Senior Statutory Auditor)
for and on behalf of DJH Audit Limited

Accountants
Statutory Auditor

3/12/2024

Chester House
Lloyd Drive
Ellesmere Port
Cheshire
United Kingdom
CH65 9HQ

SAVE THE FAMILY LIMITED

Statement of financial activities

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds general	Unrestricted funds designated	Restricted funds	Endowment funds	Total Unrestricted funds general	Unrestricted funds designated	Restricted funds	Endowment funds	Total
		2024	2024	2024	2024	2023	2023	2023	2023	2023
		£	£	£	£	£	£	£	£	£
Income and endowments from:										
Donations and legacies	3	429,045	-	187,611	-	292,886	-	143,818	-	436,704
<i>Charitable activities</i>										
Family activities	4	241,407	-	-	-	211,649	-	-	-	211,649
Fundraising income	5	14,034	-	-	-	18,387	-	1,969	-	20,356
Investments	6	11,168	-	-	-	2,498	-	-	-	2,498
Rent received		57,957	-	-	-	158,210	-	-	-	158,210
Total income		753,611	-	187,611	-	683,630	-	145,787	-	829,417
Expenditure on:										
Raising funds	7	1,308	-	-	-	3,985	-	-	-	3,985
Charitable activities		922,472	-	106,630	-	778,395	-	227,797	-	1,006,192
Other	12	-	-	-	-	-	-	-	34,494	34,494
Total resources expended		923,780	-	106,630	-	782,380	-	227,797	34,494	1,044,671
Net incoming/(outgoing) resources before transfers		(170,169)	-	80,981	-	(98,750)	-	(82,010)	(34,494)	(215,254)

SAVE THE FAMILY LIMITED

Statement of financial activities (continued)

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds		Restricted funds		Endowment funds		Unrestricted funds		Restricted funds		Endowment funds		Total	
		general	designated	general	designated	2024	2024	2023	2023	2024	2024	2023	2023	2024	2023
		£	£	£	£	£	£	£	£	£	£	£	£	£	£
Extraordinary item	13	1,554,843	-	-	-	1,554,843	-	-	-	-	-	-	-	-	-
Net incoming/(outgoing) resources before transfers		1,384,674	-	80,981	-	1,465,655	-	(98,750)	-	(82,010)	(34,494)	-	(215,254)		
Gross transfers between funds		753,489	295,385	-	(1,048,874)	-	-	-	-	-	-	-	-		
Net movement in funds		2,138,163	295,385	80,981	(1,048,874)	1,465,655	(98,750)	(98,750)	-	(82,010)	(34,494)	-	(215,254)		
Fund balances at 1 April 2023		1,339,557	210,000	46,359	1,048,874	2,644,790	1,438,307	210,000	128,369	1,083,368	2,860,044				
Fund balances at 31 March 2024		3,477,720	505,385	127,340	-	4,110,445	1,339,557	210,000	46,359	1,048,874	2,644,790				

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SAVE THE FAMILY LIMITED

Balance sheet

AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	14		3,264,066		4,613,351
Current assets					
Debtors	15	27,469		49,965	
Cash at bank and in hand		857,424		453,596	
		<u>884,893</u>		<u>503,561</u>	
Creditors: amounts falling due within one year	17	<u>(38,514)</u>		<u>(53,061)</u>	
Net current assets			846,379		450,500
Total assets less current liabilities			4,110,445		5,063,851
Creditors: amounts falling due after more than one year	18		-		(2,419,061)
Net assets			<u>4,110,445</u>		<u>2,644,790</u>
Capital funds					
Endowment funds			-		1,048,874
Income funds					
Restricted funds			127,340		46,359
Designated funds			505,385		210,000
General funds			3,477,720		1,339,557
			<u>4,110,445</u>		<u>2,644,790</u>

The financial statements were approved by the Board Of Trustees on 28/11/24


.....
Mr J A Church


.....
Mr N Bruce

Company Registration No. 1908006

Save The Family Limited

Statement of cash flows

For the year ended 31 March 2024

	Notes	2024	2023
		£	£
Cash flows from operating activities			
Cash generated from/(absorbed by) operations	22	1,688,398	(135,089)
Investing activities			
Proceeds from disposal of tangible fixed assets		1,150,000	-
Investment income received		11,167	2,498
Net cash generated from investing activities		1,161,167	2,498
Financing activities			
Repayment of bank loans		(2,445,737)	(26,676)
Net cash used in financing activities		(2,445,737)	(26,676)
Net increase/(decrease) in cash and cash equivalents		403,828	(159,267)
Cash and cash equivalents at beginning of year		453,596	612,863
Cash and cash equivalents at end of year		857,424	453,596

SAVE THE FAMILY LIMITED

Notes to the financial statements FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Save the Family Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Cotton Hall Farm, Cotton Lane, Cotton Edmunds, Chester, Cheshire, CH3 7PZ .

1.1 Accounting convention

These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102.

1.2 Going concern

At the time of approving the financial statements, the board of trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the board of 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 board of trustees in furtherance of their charitable objectives.

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

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 or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is expended in the year as agreed within the terms of the grant.

1.5 Resources expended

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.

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, 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	straight line over 50 years and 74 years
Fixtures, fittings & equipment	15% on cost
Motor vehicles	25% 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 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.

1.8 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.

1.9 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.

1.10 Retirement benefits

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

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2024

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the board of trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and gifts	206,266	-	206,266	61,055
Grants	222,779	187,611	410,390	375,649
	<u>429,045</u>	<u>187,611</u>	<u>616,656</u>	<u>436,704</u>
For the year ended 31 March 2023	<u>292,886</u>	<u>143,818</u>		<u>436,704</u>
Grants receivable for core activities				
Oak Foundation Grant	40,000	-	40,000	37,500
St Bridget's Trust	-	-	-	4,000
Maria Marina	-	-	-	9,000
Sir Donald and Lady Edna Wilson Trust	35,000	-	35,000	50,000
Lloyds Bank Foundation	-	-	-	2,250
Barbara Ward Foundation	6,000	-	6,000	6,000
Zochonis Trust	5,000	-	5,000	70,000
Cheshire Community Foundation	-	-	-	14,548
Swires Charitable Trust	-	-	-	33,467
Ministry of Justice	65,843	-	65,843	10,611
The Henry Smith Charity	60,000	-	60,000	
Paget Trust	3,000	-	3,000	
Other	7,936	-	7,936	
Restricted funds - see notes	-	187,611	187,611	138,273
	<u>222,779</u>	<u>187,611</u>	<u>410,390</u>	<u>375,649</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

4 Charitable activities

	Family activities 2024 £	Family activities 2023 £
Housing benefit income	214,412	175,379
Utilities income	26,816	35,486
Income from sales	179	784
	<u>241,407</u>	<u>211,649</u>

5 Fundraising income

	Unrestricted funds general 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Fundraising income	14,034	-	14,034	20,356
	<u>14,034</u>	<u>-</u>	<u>14,034</u>	<u>20,356</u>
For the year ended 31 March 2023	<u>18,387</u>	<u>1,969</u>		<u>20,356</u>

6 Investments

	Unrestricted funds 2024 £	Total 2023 £
Interest receivable	11,168	2,498
	<u>11,168</u>	<u>2,498</u>

7 Raising funds

	Unrestricted funds 2024 £	Total 2023 £
Fundraising trading : Cost of goods sold and other costs		
Function and fundraising costs	1,308	3,985
	<u>1,308</u>	<u>3,985</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

8 Charitable activities

	Unrestricted £	Restricted £	2024 £	2023 £
Staff costs	494,992	79,890	574,882	506,592
Depreciation and impairment	54,843	-	54,843	65,277
Equipment hire	7,686	-	7,686	6,650
Rent	26,652	-	26,652	29,862
Insurance	18,405	1,109	19,514	18,490
Light and heat	79,436	149	79,585	70,160
Repairs and renewals	48,444	7,981	56,425	95,213
Bad debts	2,783	-	2,783	9,079
Training	12,636	188	12,824	11,574
Activities and outings	11,528	16,903	28,431	16,404
Cleaning	1,339	-	1,339	783
Subscriptions	1,734	-	1,734	1,917
Sessional workers	297	-	297	1,950
General expenses (PPE)	13	410	423	50
	<u>760,788</u>	<u>106,630</u>	<u>867,418</u>	<u>834,001</u>
Charitable activities				
Share of support costs	157,684	-	157,684	168,411
Share of governance costs	4,000	-	4,000	3,780
	<u>161,684</u>	<u>-</u>	<u>161,684</u>	<u>172,191</u>
Support and governance costs				
Total	<u>922,472</u>	<u>106,630</u>	<u>1,029,102</u>	
For the year ended 31 March 2023	<u>778,395</u>	<u>227,797</u>		<u>1,006,192</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

9 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Families Team	9	9
Children/Youth	3	3
Estate management	3	3
Management and administration	7	6
Total	<u>22</u>	<u>21</u>

Employment costs	2024	2023
	£	£
Wages and salaries	618,241	577,245
Social security costs	52,032	48,801
Other pension costs	12,735	11,682
	<u>683,008</u>	<u>635,520</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024	2023
	Number	Number
£60,000 - £70,000	<u>1</u>	<u>1</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

10 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Staff costs	120,623	-	120,623	131,136	-	131,136
Office supplies and telephone	12,038	-	12,038	9,489	-	9,489
General expenses	217	-	217	244	-	244
Legal and professional	14,818	-	14,818	8,883	-	8,883
Motor and travel	5,842	-	5,842	2,282	-	2,282
Depreciation of tangible fixed assets	2,364	-	2,364	9,028	-	9,028
Bank charges and interest	1,782	-	1,782	1,514	-	1,514
Audit fees	-	4,000	4,000	-	3,780	3,780
	<u>157,684</u>	<u>4,000</u>	<u>161,684</u>	<u>162,576</u>	<u>3,780</u>	<u>166,356</u>
Analysed between Charitable activities	<u>157,684</u>	<u>4,000</u>	<u>161,684</u>	<u>162,576</u>	<u>3,780</u>	<u>166,356</u>

Governance costs includes payments to the auditors of £4,000 (2023- £3,600) for audit fees.

11 Volunteers

The charity benefits from 16 active volunteers, 11 Trustee volunteers and numerous hours supplied by corporate supporters.

12 Other

	2024	2023
	£	£
Endowment fund freehold property depreciation	-	34,494
	<u>-</u>	<u>34,494</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

13 Extraordinary item

During the year the charity has recognised an uplift of unrestricted funds of £1,554,843. This has arisen following the sale of the property known as Plas Bellin. Transaction details were as follows:-

	Unrestricted funds 2024 £	Total 2023 £
Sale proceeds	1,150,000	-
Legal fees	(1,848)	-
Loan redemption contribution	(674,700)	-
	<hr/>	<hr/>
Cash received	473,452	-
	<hr/>	<hr/>

	Unrestricted funds 2024 £	Total 2023 £
Balance of loan prior to sale	2,445,741	-
Loan redemption contribution	(674,700)	-
Loss on disposal	(142,079)	-
Site security costs	(41,223)	-
Estate agent fees	(22,824)	-
Legal fees	(7,819)	-
Other	(2,253)	-
	<hr/>	<hr/>
Extraordinary item now recognised	1,554,843	-
	<hr/>	<hr/>

As noted above, from the sales proceeds, a payment was made to "Future Builders" of £674,700 in part repayment of the outstanding loan secured on the property. At the same time, it was agreed that the balance of the outstanding loan from Future Builders would be written off.

Save the Family has also lost, annual rental income of £106,724 due to the sale of Plas Bellin.

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

14 Tangible fixed assets

	Land and buildings	Fixtures, Motor vehicles fittings & equipment	Total
	£	£	£
Cost			
At 1 April 2023	6,302,010	307,832	6,705,811
Disposals	(2,246,418)	-	(2,246,418)
At 31 March 2024	<u>4,055,592</u>	<u>307,832</u>	<u>4,459,393</u>
Depreciation and impairment			
At 1 April 2023	1,692,226	305,389	2,092,459
Depreciation charged in the year	54,843	1,239	57,207
Eliminated in respect of disposals	(954,339)	-	(954,339)
At 31 March 2024	<u>792,730</u>	<u>306,628</u>	<u>1,195,327</u>
Carrying amount			
At 31 March 2024	<u>3,262,862</u>	<u>1,204</u>	<u>3,264,066</u>
At 31 March 2023	<u>4,609,784</u>	<u>2,443</u>	<u>4,613,351</u>

15 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade debtors	6,879	32,869
Other debtors	5,133	4,995
Prepayments and accrued income	15,457	12,101
	<u>27,469</u>	<u>49,965</u>

16 Loans and overdrafts

	2024	2023
	£	£
Other loans	-	2,445,737
Payable within one year	-	26,676
Payable after one year	-	2,419,061

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

17 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other loans	16	-	26,676
Other taxation and social security		14,652	11,180
Trade creditors		7,112	4,053
Other creditors		7,056	3,911
Accruals and deferred income		9,694	7,241
		<u>38,514</u>	<u>53,061</u>

18 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Other loans	16	-	2,419,061
		<u>-</u>	<u>2,419,061</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Endowment funds		Total Unrestricted funds		Designated funds		Restricted funds		Endowment funds		Total		
	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2023	2023	2023	2023	2023	2023	2023	
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	
Fund balances at 31 March 2024 are represented by:																			
Tangible assets	3,264,066	-	-	-	-	-	-	-	3,264,066	3,564,477	-	-	-	-	1,048,874	4,613,351			
Current assets/(liabilities)	213,654	505,385	505,385	127,340	-	-	-	-	846,379	194,141	210,000	46,359	-	-	-	450,500			
Long term liabilities	-	-	-	-	-	-	-	-	-	(2,419,061)	-	-	-	-	-	(2,419,061)			
	<u>3,477,720</u>	<u>505,385</u>	<u>505,385</u>	<u>127,340</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,110,445</u>	<u>1,339,557</u>	<u>210,000</u>	<u>46,359</u>	<u>-</u>	<u>-</u>	<u>1,048,874</u>	<u>2,644,790</u>			

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

20 Movement in funds

	At 1.4.23 £	Income £	Expenditure £	Transfers £	At 31.3.24 £
General funds	1,339,557	2,524,652	(1,139,978)	753,489	3,477,720
Designated funds:					
Fundraising Contingency Provision	180,000	-	-	-	180,000
Sinking Funds	30,000	-	-	-	30,000
SIB Funds	-	-	-	295,385	295,385
	210,000	-	-	295,385	505,385
Restricted funds					
a. Family & Childrens Activities	10,206	20,358	(17,462)	-	13,102
b. Maria Marina Mentoring Programme	21,036	40,000	(46,800)	-	14,236
c. Family Mentoring Outreach	3,939	-	(3,939)	-	-
d. Facilities & Refurbishment Fund	9,581	16,021	(7,681)	-	17,921
e. Vehicle Fund	1,597	-	(1,597)	-	-
f. Charles Haywood Foundation	-	23,000	(15,336)	-	7,664
g. Westminster Foundation	-	9,917	(2,481)	-	7,436
h. Nationwide	-	52,305	(7,832)	-	44,473
i. Masonic Charitable Foundation	-	21,010	(3,502)	-	17,508
j. Earl of Chester Fund	-	5,000	-	-	5,000
	46,359	187,611	(106,630)	-	127,340
Endowment funds					
Plas Bellin	657,633	-	-	(657,633)	-
Morgan Cottages	86,915	-	-	(86,915)	-
Boswell Hall capital fund	304,326	-	-	(304,326)	-
	1,048,874	-	-	(1,048,874)	-
TOTAL FUNDS	2,644,790	2,712,263	(1,246,608)	-	4,110,445

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2024

21 Movement in funds - continued

- a. Family & Childrens Activities - donations and income raised towards family outings and activities onsite that include donations from individuals as well as the following;
£6,440 from Cheshire West & Chester for; Edsential Holiday Grant Fund (£5,000 for Summer Holidays, £1,440 for Christmas Holidays).
£4,554 from the Cheshire Community Days Out Fund.
£850 from CWVA Welcome Network towards healthy eating during school holidays.
£575 from the George Heath Foundation to fund Christmas trips and activities.
Over £4,000, received in this financial year, from Sandiway Golf Club as their Charity of the year to fund childrens equipment, trips, outings or activities.
£2,000 from DWP to purchase food vouchers for families over the winter holidays.
- b. The Mentoring Project - funded by The Maria Marina Foundation over 3 years totalling £150,000 providing funding towards the Mentoring Team.
- c. The Family Mentoring Outreach Project has been granted £224,441 over 3 years from The National Lottery Community Fund.
- d. The Facilities and Refurbishment Fund received the following;
£5,000 from Beatrice Laing towards facilities costs.
£5,000 from Pilkingtons towards the cost of replacement windows.
£6,021 from M&S / HSBC towards the Outdoor Classroom project.
- e. The Vehicle Fund has received grants from the following;
£15,000 from The Clothworkers' Foundation towards a people carrier vehicle to transport the families.
£12,698 from The Morrisons Foundation towards a people carrier vehicle and associated costs.
- f. Charles Haywood Foundation awarded a £46,000 grant to fund a Family Mentor Post over 2 years.
- g. Westminster Foundation awarded a £9,917 grant towards salary cost for the Children's Team.
- h. Nationwide Community Grants Programme awarded £52,305 towards a Family Mentor post over 2 years.
- i. Masonic Charitable Foundation awarded a £63,028 grant to fund a Children and Young People's Mentor over 3 years.
- j. Earl of Chester Fund awarded a £5,000 grant to improve WIFI acrosss the site.

22 Cash generated from operations	2024	2023
	£	£
Surplus/(deficit) for the year	1,465,655	(215,254)
Adjustments for:		
Investment income recognised in statement of financial activities	(11,168)	(2,498)
Depreciation and loss on disposal of tangible fixed assets	196,922	108,799
Difference between pension charge and cash contributions	2,364	-
Movements in working capital:		
Decrease/(increase) in debtors	22,496	(9,741)
Increase/(decrease) in creditors	12,129	(16,395)
Cash generated from/(absorbed by) operations	1,688,398	(135,089)

SAVE THE FAMILY LTD

England & Wales - Charity number 516484

Accounts



Save the Family

Keeping Families Together

Save the Family Ltd

Annual Report and Financial Statements

For the year ended 31st March 2023

SAVE THE FAMILY LIMITED

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SAVE THE FAMILY LIMITED

Trustees report (including directors' report)

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees, who are also Directors of Save the Family for the purposes of the Companies Act 2006, present their report together with the financial statements of the charity for the year ended 31st March 2023. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying FRS 102 in the UK and Republic of Ireland from 1 January 2005

REFERENCE AND ADMINISTRATIVE DETAILS:

Registered Company Number: 1908006 (England and Wales)

Registered Charity Number: 516484

Registered Office: Cotton Hall, Cotton Lane, Cotton Edmunds, Chester, Cheshire CH37PZ

At the time of writing the appointed Trustees and sub-committee memberships are as follows:

Name	Position	Sub Committee Membership	Notes
John Church	Treasurer/Deputy Chair	Corporate (Chair)	Resigned as Chair and appointed deputy Chair and Treasurer 1 st September 2023
Rory Lea	Chairman	Trustee Corporate Board	Appointed Chairman 1 st September 2023
Nigel Bruce	Trustee	Finance & Major Projects	
Suzanne Booth	Trustee	Corporate	
Lesley Smith	Trustee	Corporate	Resigned 6 th December 2022
Christina Upton	Trustee	Families (Chair)	
Ruth Ankers	Trustee	Families	
Janet Butler	Trustee	Families	
Matthew Adam	Trustee	Families	
Kelly Whalley	Trustee	Corporate	Appointed 7 th June 2022 Resigned 27 th July 2023

Auditors

DJH Mitten Clarke Audit Limited, Registered Auditors, Chester House, Lloyd Drive, Cheshire Oaks Business Park, Ellesmere Port, Cheshire, CH65 9HQ.

Solicitors

Brabners, Horton House, Exchange Flags, Liverpool, L2 3YL

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued)

FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Save the Family is a Charitable Company limited by guarantee, incorporated on 24th April 1985 and registered as a charity on 5th June 1985. The Company is governed by the Memorandum and Articles of Association originally dated 29th March 1985 and most recently revised and adopted at the 2012 AGM on 20th November 2012.

Following references and DBS checks, the recommended candidates are voted on to the Board and membership of the Trustee approved. All new Trustees are formally invited by the Board to become a Trustee and a Member and are asked to sign the Eligibility Statement and Register of Interests.

Trustees should be:

- Recognised as having appropriate expertise relevant to the charity's specific requirements
- Able to demonstrate a commitment to voluntary work
- Upstanding members of the community
- Able to demonstrate a commitment to the mission and values of Save the Family
- Committed to equal opportunities
- Able to demonstrate high standards of ethics and integrity

As well as the main Board, Trustees are appointed to a Sub Committee, each of which focuses on a key aspect of the charity's work. These are currently as follows:

- Corporate
- Families

Each Committee is chaired by a Trustee with experience relevant to its terms of reference and the Committees provide Board with additional assurance on the proper and effective management of the charity.

Remuneration of Trustees

No payment has been made to any Trustee during the period 1st April 2022 to 31st March 2023.

Induction and Training of Trustees

A comprehensive induction is provided to newly appointed Trustees including:

- Provision of the Charity Commission publication 'The Essential Trustee,' Memorandum and Articles of Association, Terms of reference, Mission Statement, Business Plan and most recent Annual Report and Accounts.
- Familiarisation tour of Cotton Hall and the opportunity to meet staff and residents
- Update about the Business Plan and progress with key objectives
- Review of any specific training requirements
- Attendance at training about the role of the Trustee

Governance Structure

The members of the Board are all Trustees of the charity. They elect from among their number a Chair, a Deputy Chair, and a Treasurer.

Risk Management

All key risks to which the charity is exposed are included in a risk register and risk plan which identifies how those risks will be mitigated. The risk register is scrutinised and approved by the Board of Trustees in order to provide assurance that risk is being effectively managed.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued)

FOR THE YEAR ENDED 31 MARCH 2023

Public Benefit

To support homeless families by providing emergency accommodation and education in basic/ other life and social skills to enable families to get back on to the social ladder. The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011.

OBJECTIVES AND ACTIVITIES

Purpose and Aims

Save the Family has a unique mission and set of core values which were the result of an engagement process with Trustees, team members and residents. The mission and core values are embedded throughout everything the charity does.

Mission:

To provide a safe, supported community for homeless and troubled families where safeguarding is paramount.

To keep families together and help them create a positive future.

Our Values:



The mission and core values remain at the heart of Save the Family's work and provide an anchor and strong foundation upon which the charity can positively move forward.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2023

Guided by its mission and core values, the charity works with troubled families who have not had the opportunity or support to address some of the fundamental problems they experience. Through our family mentoring programme, parents work with us to establish family routines, develop strategies to address the trauma and challenge they face, and to understand and embrace their parental responsibilities. Our specialist teams work closely with adults and children and partner with a number of external agencies who provide other specialised interventions. "Move on" plans are developed soon after the family joins the community at Cotton Hall and families are prepared and empowered to live independent lives back in the wider community again.

Year in Review 2022 – 2023

We will be clear about our operational and financial models of practice.

- Undertake a comprehensive needs analysis, develop our service model, increase funding and events agenda

We have applied a focus to evaluating our service model; we are reviewing our delivery framework, increasing our training requirements, improve organisational financial position through improved asset management, disposal of PB and beginning to develop a culture of change. Reviewing our service offer with the Senior Management Team through the 'Over the Road' concept and enhanced by the work being developed through the 5 x 5 Leadership Programme. Currently under review are the induction and training requirements and engagement strategies

We will continually review, evaluate, and improve our performance by ensuring all stakeholders have a voice with outcomes shaped by that contribution.

- The voices of all stakeholders will inform and improve our services and we will promote our successes widely

Our resident Meetings and surveys have enabled us to bring the voice of the families into our work. One example of this is that we have established Health and Wellbeing projects directly responding to the needs of the families and satisfaction with services has improved.

We will create an environment where people choose to work, thrive, and develop.

- We will continue to invest in our staff by introducing our banded rewards system and develop a wellbeing strategy for all.

We have seen a positive improvement in staff morale and engagement since 2022 with the introduction of an enhanced pay and rewards system and we will be introducing the Pay and Banding Structure in 2023.

We will grow our multi-agency approach and harness strong partnerships to assist in the delivery of our work.

- We will build our stakeholder framework to include events, we will grow our presence and voice.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2023

We are building a positive reputation with key stakeholders including local authorities, key funders, external stakeholders, and volunteers. Additional resourcing has seen us start to improve our social media presence and get better at our work and achievements. Strong partnerships have been formed through our regular partner breakfast meetings leading to new opportunities for our families and our organisation.

We will excel in delivering services for our families, using a needs led menu of support framed by our use of Trauma Informed Practice.

- Our service will be built on a continuous cycle of review, evaluate, apply, learn, review, evaluate etc.

Our approach to our Safeguarding work has been one of the highlights of our business year. The introduction of a collaborative style of training, coaching and delivery, together with a training platform that creates a knowledge baseline for officers and Trustees alike is building a first-rate delivery framework. Our performance management information enables us to understand where changes can be applied, and we continue to build upon our Continuous Improvement agenda.

We will manage our organisational risk through the disposal of Plas Bellin

- We will dispose of Plas Bellin subject to market forces for the best value for the organisation

We are marketing our site in Plas Bellin through Savills and have had a number of enquiries, two of which are before the Board currently for consideration. We are hopeful that a sale will be announced shortly before or after the end of the 22/23 financial year.

Responding to the Needs of our Families and Demonstrating our Impact. 2022 - 2023

Presenting Need

During this past year over 72% struggled with their Mental Health

Over 60% have experienced Domestic Abuse.

Over 63% of all adults housed with us during this period had prior experience substance misuse issues

Over 81% of the families we support had Social Care involvement at point of referral.

Our Impact during the year

75% of parents felt that they had an increased connection with their children and an additional 25% felt that they had maintained their connection and able to parent positively.

100% of parents felt that they were better able to identify risk to their children and how to respond appropriately.

81% of families felt they are better equipped to develop strategies to help their children manage their own anger.

88% of parents felt that they were more able to seek out and accept help.

81% of parents felt that since living at Save the Family they had improved their emotional well-being and were more able to manage the stresses of parenting.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2023

Finance and Fundraising

At the start of the 2022 – 2023 financial year it was apparent that much work was required to secure new funding streams as grants secured in prior years, funding core costs and salaries, were coming to an end.

The charity's budget for 2022-2023 was dependent upon closing a £353K funding gap. The skills and hard work of our Fundraising Coordinator and the Funding Group, resulted in the receipt of additional funding from a range of sources which includes, £50,000 from The Lady Edna Wilson Trust, £70,000 from The Zochonis Trust, £37,500 from The Oak Foundation and £33,467 from The Swires Charitable Trust.

Due to funding received and reductions in expenditure where possible, the funding gap at the end of the year was reduced to just under £68K. However, Income & Expenditure shows a £215K deficit, at the end of the financial year, which is £76K down compared to budget (*N.B. Income & Expenditure includes £109K depreciation*).

Towards the end of the financial year we received news that we had been successful in securing funding from, The Secretary of State for Justice totalling £143,614.29, with £10,611 received for this year and the remainder over the next 2 years. We have also been successful with an application to Henry Smith and will receive £180,000 over the next 3 years towards our core work. This news means that we start the new financial year with some significant funding sources already secured.

FINANCIAL REVIEW

Reserves Policy and Financial Position

The Reserves Policy, adopted by the Trustees, is to ensure there is a level of working capital that protects the continuity of our core work and provide a level of funding for unexpected and unforeseen costs to our assets. The amount of unrestricted reserves at the end of any given month should currently be set at £240,000 to £250,000 as the Trustees and management continually review the reserves required by the charity in line with changes to restricted funding."

The level of unrestricted working capital as at 31st March 2023 was £194,141 with a further £210,000 included within the unrestricted designated funds.

The Charity has endowment, restricted, designated, and unrestricted reserves which are set out in detail in note 19 to the accounts.

Principal Funding Sources

Government related funding includes;

Housing Benefit - the amount received in 2022/2023 amounted to £175,379.

The Secretary of State for Justice - awarded a 'Women's Community Services' Grant totalling £143,614.29 to cover a period from March 2023 to March 2025. The initial payment of £10,611.29 was received for this financial year.

Other principal restricted funding was from the following resources:

£50,000 from The Maria Marina Foundation towards the Mentoring and Parenting Project.

£61,596 from The National Lottery for the Outreach Project.

£15,493 from Cheshire Community Foundation towards a Family Mentor Post,

We are currently able to report that 26% of our staffing costs are funded through restricted funds.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2023

Investment Policy and Objectives

Under the terms of the Memorandum and Articles of Association the Trustees have powers to purchase and lease property necessary for the work of the charity. They also have powers to borrow and raise money for the purposes of the charity on such security as may be thought fit, and to issue debenture stock charged upon the charity's property. The Trustees have powers to invest monies of the charity, not immediately required for its purposes in such investments, securities or properties as may be thought fit.

PREPARING FOR OUR FUTURE, A JOURNEY TO EXCELLENCE

2023 – 2024 Strategic Themes and Key Business Priorities

We are entering year 2 of our 5-year strategic plan that will deliver a sustainable future for Save the Family. The Journey to Excellence roadmap builds upon the foundations started during 2022 – 2023 following a period of worldwide challenge where many small charities found it difficult to thrive if not survive. Applying a lens of knowledge gained through the pandemic we have redoubled our work to develop a sustainable model of delivery that not only continues to deliver strong and measurable outcomes but will tackle the fragility small charities operate within as they fight for funding and opportunities to grow. Our priorities are to support the development of excellent services and building a robust organisational structure that secures this service for years to come.

Excellence is the combination of aspiration and practical action. It is not a set level of quality or perfectionism but an ever changing dynamic. It is creating a business that continuously learns. It is about caring about what we do and giving it our best effort. It is about integrity, passion and above all delivering to the highest quality at any given time.

Our future requires us to be commissioned for our services and our business priorities are designed to achieve this outcome. A comprehensive needs analysis of the marketplace will ensure we remain relevant and accessible and an internal evaluation of the quality of 'what we do' evaluated against a platform of 'what we need to do' will drive our improvement agenda.

2023/2024 Priorities

STF Business Commitment 1

We will be clear about our operational and financial models of practice.

Establish a working group to look to develop our commissioning model based upon outcomes from the needs analysis project.

annual Business Plan will include a delivery plan supported by shared and individual objectives and evaluated with the aid of our performance management framework which will introduce performance indicators for each business area.

We will build proactive stakeholder relationships with key strategic partners in our areas of operation which will include local and national government, charities, housing providers and corporate supporters.

STF Business Commitment 2

We will continually review, evaluate, and improve our performance by ensuring all stakeholders have a voice with outcomes shaped by that contribution.

We will build upon our reporting framework to our governance team by introducing qualitative and quantitative analysis to inform the change agenda around our continuous improvement Journey to Excellence. A priority will be to capture, report and publish all evidence of the impact of our work.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2023

STF Business Commitment 3

We will create an environment where people choose to work, thrive, and develop.

We will ensure our staff receive good quality supervision and management and we will develop the potential of all. Every staff member, trustee, volunteer, and supporter will uphold our CREATE values in their work and individual contribution to the organisation.

We will elevate the wellbeing of all at Save the Family through the development of an innovative wellbeing strategy. Our provision of IT and technology will enable us to deliver our work more smartly and efficiently.

STF Business Commitment 4

We will grow our multi-agency approach and harness strong partnerships to assist in the delivery of our work.

We will develop/join/engage in strong effective partnerships with churches, local and national third sector agencies and interest groups to ensure that we are at the forefront of conversations that better identify and address the vulnerable in our society.

We will explore opportunities with external agencies for us to harness the full potential from the comprehensive facilities at Cotton Hall to the benefit of both our families and Cheshire West & Chester service delivery that better identify and address the vulnerable in our society.

STF Business Commitment 5

We will excel in delivering services for our families, using a needs led menu of support framed by our use of Trauma Informed Practice.

We have Implemented enhanced programme of redecorations within the void process. Establishing funding packages for major works and any regulated improvements required for social housing units as defined by the Govt regulator.

We have agreed our delivery model for resettlement and through 2023/24 we will be introducing that programme which will inform the tenant about their rights and obligations regarding social housing. Our 2023/4 partnership forum invitations will go out to all local affordable housing providers with a focus and developing a shared understanding of sector priorities and identify where there are efficiencies in working more closely together.

STF Business Commitment 6

We will manage our organisational risk through the disposal of Plas Bellin

We will dispose of our asset for the best possible price early in 2023/24 and settle our liability with Social Investment Business.

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

SAVE THE FAMILY LIMITED

Trustees report (including directors' report) (continued) FOR THE YEAR ENDED 31 MARCH 2023

In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charly SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.


STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The auditors, DJH Mitten Clarke Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:



.....
Mr R J S Lea - Chair of Trustees

Date:

06 / 12 / 23
.....



.....
Mr J A Church - Deputy Chair of
Trustees/Treasurer

Date:

06 / 12 / 23
.....

SAVE THE FAMILY LIMITED

Independent auditor's report

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Opinion

We have audited the financial statements of Save the Family Limited (the 'charity') for the year ended 31 March 2023 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 2023 and of its incoming resources and application of resources, 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 board of 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 board of 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 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.

SAVE THE FAMILY LIMITED

Independent auditor's report (continued)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of board of trustees

As explained more fully in the statement of Trustees responsibilities, the board of 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 board of 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 board of 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 board of 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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment, by for example, forgery or intentional misrepresentations or through collusion. The extent to which our procedures are capable of detecting irregularities including fraud is detailed below.

Our approach was as follows

We understood how the charity is complying with relevant frameworks by making enquiries of management and those responsible for legal and compliance procedures. We assessed the susceptibility of the charity's financial statements to material misstatement including how fraud might occur by discussing with the management and the board of trustees. We enquired of management as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

Based on this understanding we designed specific audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and obtaining additional corroborative evidence as required.

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.

SAVE THE FAMILY LIMITED

Independent auditor's report (continued)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with section 391 of the Companies Act 2014. 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.



Mrs D D Lea FCA, FCCA (Senior Statutory Auditor)
for and on behalf of DJH Mitten Clarke Audit Limited
Accountants
Statutory Auditor

.....
07/12/2023

Chester House
Lloyd Drive
Ellesmere Port
Cheshire
United Kingdom
CH65 9HQ

DJH Mitten Clarke Audit Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

SAVE THE FAMILY LIMITED

Statement of financial activities including income and expenditure account

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds general	Unrestricted funds designated	Restricted funds	Endowment funds	Total Unrestricted funds general	Total Unrestricted funds designated	Restricted funds	Endowment funds	Total
		2023	2023	2023	2023	2023	2023	2022	2022	2022
		£	£	£	£	£	£	£	£	£
Income and endowments from:										
Donations and legacies	3	292,886	-	143,818	-	436,704	146,803	229,636	-	376,439
Charitable activities	4	211,649	-	-	-	211,649	229,561	-	-	229,561
Fundraising income	5	18,387	-	1,969	-	20,356	22,639	13,688	-	36,327
Investments	6	2,498	-	-	-	2,498	76	-	-	76
Other income	7	158,210	-	-	-	158,210	169,058	-	-	169,058
Total income		683,630	-	145,787	-	829,417	568,137	243,324	-	811,461
Expenditure on:										
Raising funds	8	3,985	-	-	-	3,985	927	-	-	927
Charitable activities		778,395	-	227,797	-	1,006,192	644,634	225,855	-	870,489
Other	13	-	-	-	34,494	34,494	-	-	34,494	34,494
Total resources expended		782,380	-	227,797	34,494	1,044,671	645,561	225,855	34,494	905,910

SAVE THE FAMILY LIMITED

Statement of financial activities (continued) including income and expenditure account

FOR THE YEAR ENDED 31 MARCH 2023

Notes	Unrestricted funds general		Unrestricted funds designated		Restricted funds		Endowment funds		Total Unrestricted funds general		Unrestricted funds designated		Restricted funds		Endowment funds		Total	
	2023	£	2023	£	2023	£	2023	£	2023	£	2022	£	2022	£	2022	£	2022	£
Net outgoing resources before transfers	(98,750)		-		(82,010)		(34,494)		(215,254)		(77,424)		17,469		(34,494)		(94,449)	
Gross transfers between funds	-		-		-		-		-		21,000		(21,000)		-		-	
Net movement in funds	(98,750)		-		(82,010)		(34,494)		(215,254)		(56,424)		(3,531)		(34,494)		(94,449)	
Fund balances at 1 April 2022	1,438,307		210,000		128,369		1,083,368		2,860,044		1,494,731		131,900		1,117,860		2,954,491	
Fund balances at 31 March 2023	1,339,557		210,000		46,359		1,048,874		2,644,790		1,438,307		128,369		1,083,366		2,860,042	

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SAVE THE FAMILY LIMITED

Balance sheet

AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	14		4,613,351		4,722,150
Current assets					
Debtors	15	49,965		40,223	
Cash at bank and in hand		453,596		612,863	
		503,561		653,086	
Creditors: amounts falling due within one year	17	(53,061)		(69,457)	
Net current assets			450,500		583,629
Total assets less current liabilities			5,063,851		5,305,779
Creditors: amounts falling due after more than one year	18		(2,419,061)		(2,445,737)
Net assets			2,644,790		2,860,042
Capital funds					
Endowment funds			1,048,874		1,083,366
Income funds					
Restricted funds			46,359		128,369
Designated funds			210,000		210,000
General funds			1,339,557		1,438,307
			2,644,790		2,860,042

SAVE THE FAMILY LIMITED

Balance sheet (continued)

AS AT 31 MARCH 2023


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

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

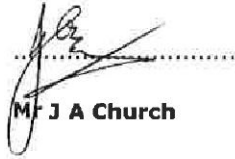
The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Board Of Trustees on



Mr R J S Lea



Mr J A Church

Company Registration No. 1908006

SAVE THE FAMILY LIMITED

Statement of cash flows

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash absorbed by operations	23		(135,089)		(10,980)
Investing activities					
Interest received		2,498		75	
Net cash generated from investing activities					
			2,498		75
Financing activities					
Repayment of bank loans		(26,676)		(21,785)	
Net cash used in financing activities					
			(26,676)		(21,785)
Net decrease in cash and cash equivalents					
			(159,267)		(32,690)
Cash and cash equivalents at beginning of year			612,863		645,553
Cash and cash equivalents at end of year					
			453,596		612,863

SAVE THE FAMILY LIMITED

Notes to the financial statements FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Save the Family Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Cotton Hall Farm, Cotton Lane, Cotton Edmunds, Chester, Cheshire, CH3 7PZ .

1.1 Accounting convention

These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102.

1.2 Going concern

At the time of approving the financial statements, the board of trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the board of 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 board of trustees in furtherance of their charitable objectives.

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

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 or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is expended in the year as agreed within the terms of the grant.

1.5 Resources expended

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.

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, 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	straight line over 50 years and 74 years
Fixtures, fittings & equipment	15% on cost
Motor vehicles	25% 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 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.

1.8 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.

1.9 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.

1.10 Retirement benefits

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

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the board of trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Donations and gifts	55,510	5,545	61,055	65,229
Legacies receivable	-	-	-	35,102
Grants	237,376	138,273	375,649	276,108
	<u>292,886</u>	<u>143,818</u>	<u>436,704</u>	<u>376,439</u>
For the year ended 31 March 2022	<u>146,803</u>	<u>229,636</u>		<u>376,439</u>
Covid Emergency Funding				
Job Retention Scheme	-	-	-	5,877
	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,877</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies	(Continued)			
	Unrestricted funds	Restricted funds	Total 2023	Total 2022
Grants receivable for core activities				
Oak Foundation Grant	37,500	-	37,500	37,500
St Bridget's Trust	4,000	-	4,000	4,000
Maria Marina	9,000	50,000	59,000	60,000
BBC Children in Need	-	-	-	8,591
Sir Donald and Lady Edna Wilson Trust	50,000	-	50,000	35,000
National Lottery Community Fund	-	61,596	61,596	75,101
Lloyds Bank Foundation	2,250	-	2,250	25,000
Edsential	-	6,531	6,531	14,263
Barbara Ward Foundation	6,000	-	6,000	-
Zochonis Trust	70,000	-	70,000	-
Cheshire Community Foundation	14,548	2,844	17,392	-
Swires Charitable Trust	33,467	-	33,467	-
Freemasons	-	1,500	1,500	2,431
Cheshire West and Chester (HAF)	-	2,436	2,436	-
George Heath	-	450	450	945
Ministry of Justice	10,611	-	10,611	-
Ursula Keyes	-	7,509	7,509	-
The Earl of Chester's Fund	-	5,000	5,000	5,000
St Marins	-	407	407	-
E L Rathbone	-	-	-	2,400
	<u>237,376</u>	<u>138,273</u>	<u>375,649</u>	<u>270,231</u>
				<u>276,108</u>

4 Charitable activities

	Family activities 2023 £	Family activities 2022 £
Housing benefit income	175,379	194,737
Utilities income	35,486	33,518
Income from sales	784	1,306
	<u>211,649</u>	<u>229,561</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

5 Fundraising income	Unrestricted funds general 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Fundraising income	18,387	1,969	20,356	36,327
For the year ended 31 March 2022	<u>22,639</u>	<u>13,688</u>		<u>36,327</u>
6 Investments			Unrestricted funds 2023 £	Total 2022 £
Interest receivable			2,498	76
7 Other income			Unrestricted funds 2023 £	Total 2022 £
Rent received			158,210	169,058
8 Raising funds			Unrestricted funds 2023 £	Total 2022 £
Fundraising trading : Cost of goods sold and other costs			3,985	927
Function and fundraising costs			3,985	927

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

9 Charitable activities

	Unrestricted £	Restricted £	2023 £	2022 £
Staff costs	314,173	192,419	506,592	472,236
Depreciation and impairment	65,277	-	65,277	64,673
Equipment hire	6,650	-	6,650	5,719
Rent	18,112	11,750	29,862	26,318
Insurance	18,490	-	18,490	14,209
Light and heat	70,160	-	70,160	60,108
Repairs and renewals	89,411	5,802	95,213	54,929
Bad debts	9,079	-	9,079	2,365
Training	9,246	2,328	11,574	8,282
Activities and outings	15,201	1,203	16,404	19,057
Cleaning	783	-	783	725
Subscriptions	1,917	-	1,917	830
Sessional workers	180	1,770	1,950	13,008
General expenses (PPE)	50	-	50	599
	<u>618,729</u>	<u>215,272</u>	<u>834,001</u>	<u>743,058</u>
Charitable activities			-	
Share of support costs	165,583	2,828	168,411	132,411
Share of governance costs	3,780	-	3,780	3,500
	<u>169,363</u>	<u>2,828</u>	<u>172,191</u>	<u>135,911</u>
Support and governance costs				
Total	<u>788,092</u>	<u>218,100</u>	<u>1,006,192</u>	
For the year ended 31 March 2022	<u>657,266</u>	<u>258,946</u>		<u>878,969</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

10 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
Families Team	9	9
Children/Youth	3	3
Estate management	3	3
Management and administration	6	5
Total	<u>21</u>	<u>20</u>

Employment costs	2023	2022
	£	£
Wages and salaries	577,245	521,326
Social security costs	48,801	41,799
Other pension costs	11,682	10,211
	<u>637,728</u>	<u>573,336</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2023	2022
	Number	Number
£60,000 - £70,000	<u>1</u>	<u>1</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

11 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	131,136	-	131,136	101,100	-	101,100
Office supplies and telephone	7,612	-	7,612	9,489	-	9,489
General expenses	791	-	791	244	-	244
Legal and professional	13,157	-	13,157	8,883	-	8,883
Motor and travel	5,173	-	5,173	2,282	-	2,282
Depreciation of tangible fixed assets	9,028	-	9,028	10,323	-	10,323
Bank charges and interest	1,514	-	1,514	1,474	-	1,474
Audit fees	-	3,780	3,780	-	3,600	3,600
	<u>168,411</u>	<u>3,780</u>	<u>172,191</u>	<u>133,795</u>	<u>3,600</u>	<u>137,395</u>
Analysed between						
Charitable activities	<u>168,411</u>	<u>3,780</u>	<u>172,191</u>	<u>133,795</u>	<u>3,600</u>	<u>137,395</u>

Governance costs includes payments to the auditors of £3,600 (2022- £3,500) for audit fees.

12 Volunteers

The charity benefits from 16 active volunteers, 11 Trustee volunteers and numerous hours supplied by corporate supporters.

13 Other

	2023	2022
	£	£
Endowment fund freehold property depreciation	34,494	34,494
	<u>34,494</u>	<u>34,494</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

14 Tangible fixed assets

	Land and buildings	Fixtures, Motor vehicles fittings & equipment		Total
	£	£	£	£
Cost				
At 1 April 2022	6,302,010	307,832	95,969	6,705,811
At 31 March 2023	6,302,010	307,832	95,969	6,705,811
Depreciation and impairment				
At 1 April 2022	1,592,455	302,135	89,071	1,983,661
Depreciation charged in the year	99,771	3,254	5,774	108,799
At 31 March 2023	1,692,226	305,389	94,845	2,092,460
Carrying amount				
At 31 March 2023	4,609,784	2,443	1,124	4,613,351
At 31 March 2022	4,709,555	5,697	6,898	4,722,150

15 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Trade debtors	32,869	26,487
Other debtors	4,995	4,995
Prepayments and accrued income	12,101	8,741
	49,965	40,223

16 Loans and overdrafts

	2023	2022
	£	£
Other loans	2,445,737	2,472,413
Payable within one year	26,676	26,676
Payable after one year	2,419,061	2,445,737

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

17 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Other loans	16	26,676	26,676
Other taxation and social security		11,180	10,910
Trade creditors		4,053	21,116
Other creditors		3,911	2,675
Accruals and deferred income		7,241	8,080
		<u>53,061</u>	<u>69,457</u>

18 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Other loans	16	<u>2,419,061</u>	<u>2,445,737</u>

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued) FOR THE YEAR ENDED 31 MARCH 2023

19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted Endowment funds		Total Unrestricted funds		Designated funds		Restricted Endowment funds		Total	
	2023	2023	2023	2023	2023	2023	2022	2023	2022	2022	2022	2022	2022	2022
	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:														
Tangible assets	3,564,477	-	-	-	1,048,874	4,613,351	3,638,784	-	-	-	1,083,366	4,722,150		
Current assets/(liabilities)	194,141	210,000	46,359	-	-	450,500	245,260	210,000	128,369	-	-	583,629		
Long term liabilities	(2,419,061)	-	-	-	-	(2,419,061)	(2,445,737)	-	-	-	-	(2,445,737)		
	<u>1,339,557</u>	<u>210,000</u>	<u>46,359</u>	<u>1,048,874</u>	<u>2,644,790</u>	<u>1,438,307</u>	<u>210,000</u>	<u>128,369</u>	<u>1,083,366</u>	<u>2,860,042</u>				

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

20 Movement in funds

	At 1.4.22 £	Income £	Expenditure £	Transfers £	At 31.3.23 £
General funds	1,438,307	683,630	(782,380)	-	1,339,557
Designated funds:					
Fundraising Contingency Provision	180,000	-	-	-	180,000
Sinking Funds	30,000	-	-	-	30,000
	210,000	-	-	-	210,000
Restricted funds					
a. Family & Childrens Activities	11,641	15,182	(16,617)	-	10,206
b. Maria Marina Mentoring Programme	25,000	50,000	(53,964)	-	21,036
c. Safeguarding Manager Fund	29,890	-	(29,890)	-	-
d. Family Mentoring Outreach Project	24,735	61,596	(82,392)	-	3,939
e. IT Hardware Fund	15,000	7,509	(22,509)	-	-
f. Facilities & Refurbishment Fund	18,653	11,500	(20,572)	-	9,581
g. Vehicle Fund	3,450	-	(1,853)	-	1,597
	128,369	145,787	(227,797)	-	46,359
Endowment funds					
Plas Bellin	680,149	-	(22,516)	-	657,633
Morgan Cottages	89,752	-	(2,837)	-	86,915
Boswell Hall capital fund	313,467	-	(9,141)	-	304,326
	1,083,368	-	(34,494)	-	1,048,874
TOTAL FUNDS	2,860,044	829,417	(1,044,671)	-	2,644,790

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

21 Events after the reporting date

In July 2023 the Charity agreed the sale of the property known as Plas Bellin for £1,150,000. From the proceeds, a payment was made to Future Builders England of £674,700 in part repayment of the outstanding loan secured on the property. At the same time it was agreed that the balance of the outstanding loan from Future Builders England would be written off as a grant. Proceeds, net of Future Builders England legal fees, payable to Save the Family were £473,452. However, significant additional costs relating to the sale were incurred by the charity including loss of ongoing rental income, site security costs, estate agents fees and an overall loss on disposal of property of £142,078.

22 Movement in funds - continued

- a. Family & Childrens Activities - donations and income raised towards family outings and activities onsite that include donations from individuals as well as the following;
Over £9K from Cheshire West & Chester for; Edsential Holiday Grant Fund (£4,931 for Summer Holidays, £1,600 for Christmas Holidays) as well as HAF funding for healthy food during half-terms.
£2,844 from the Cheshire Community Fund towards a day at Chester Zoo and a trip to the pantomime
£450 from the George Heath Foundation to fund a trip to Flip Out during the Christmas holidays
- b. The Mentoring Project - funded by The Maria Marina Foundation over 3 years totalling £150,000 providing funding towards the Mentoring Team.
- c. The Safeguarding Manager Fund - £35,000 per year, for 3 years, from The Sir Donald & Lady Edna Wilson Trust.
- d. The Family Mentoring Outreach Project has been granted £224,441 over 3 years from The National Lottery Community Fund.
- e. IT Fund has been supported by;
Maria Marina Foundation with £15,000 towards the cost of Faster Broadband Connectivity on-site.
Ursula Keyes - £7509.40 towards IT Hardware
- f. The Facilities and Refurbishment Fund received the following;
£5,000 from The Earl of Chester Fund towards safety flooring for the Children's play area.
£1,500 from Cheshire Freemasons towards a defibrillator onsite
- g. The Vehicle Fund has received grants from the following;
£15,000 from The Clothworkers' Foundation towards a people carrier vehicle to transport the families.

23 Cash generated from operations	2023	2022
	£	£
Deficit for the year	(215,254)	(94,449)
Adjustments for:		
Investment income recognised in statement of financial activities	(2,498)	(76)
Depreciation and impairment of tangible fixed assets	108,799	109,490
Movements in working capital:		
(Increase) in debtors	(9,741)	(14,849)
(Decrease) in creditors	(16,395)	(11,096)
Cash absorbed by operations	(135,089)	(10,980)

SAVE THE FAMILY LIMITED

Notes to the financial statements (continued)

FOR THE YEAR ENDED 31 MARCH 2023

24 Securities and charges

The banking facility is secured by way of a fixed charge in favour of HSBC bank on the property Plas Bellin.

SAVE THE FAMILY LTD

England & Wales - Charity number 516484

Accounts

Charity registration number 516484

Company registration number 1908006 (England and Wales)

SAVE THE FAMILY LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022



Save the Family
Keeping Families Together

SAVE THE FAMILY LIMITED

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SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees, who are also Directors of Save the Family for the purposes of the Companies Act 2006, present their report together with the financial statements of the charity for the year ended 31st March 2022. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying FRS 102 in the UK and Republic of Ireland from 1 January 2005.

REFERENCE AND ADMINISTRATIVE DETAILS:

Registered Company Number: 1908006 (England and Wales)

Registered Charity Number: 516484

Registered Office: Cotton Hall, Cotton Lane, Cotton Edmunds, Chester, Cheshire CH3 7PZ

At the time of writing the appointed Trustees and sub-committee memberships are as follows:

Name	Position	Sub Committee Membership	Notes
John Church	Chair	Trustee Board	
Rory Lea	Deputy Chairman	Corporate (Chair), Finance & Major Projects	
Victor Bodger	Treasurer	Finance & Major Projects (Chair)	Retired 31 st March 2022
Nigel Bruce	Trustee	Finance & Major Projects	
Robert Burgess	Trustee	Corporate	Resigned 31 st March 2022
Suzanne Booth	Trustee	Corporate	
Lesley Smith	Trustee	Corporate	
Christina Upton	Trustee	Families (Chair)	
Ruth Ankers	Trustee	Families	
Janet Butler	Trustee	Families	
Matthew Adam	Trustee	Families	
Kelly Whalley	Trustee	Corporate	Appointed 9 th August 2022
John Pugh	Treasurer	Finance & Major Projects	Appointed 9 th August 2022 Resigned 10 th October 2022

CEO

Tracy White joined the organisation as General Manager in February 2019 and was subsequently appointed as Chief Executive of Save the Family in early March 2020.

Appointment of Trustees

No new Trustees were appointed during the 2021/22 financial year.

Auditors

Mitten Clarke Audit Limited, Chartered Accountants, Registered Auditors, Chester House, Lloyd Drive, Cheshire Oaks Business Park, Ellesmere Port, Cheshire, CH65 9HQ.

Solicitors

Brabners, Horton House, Exchange Flags, Liverpool, L2 3YL

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Save the Family is a Charitable Company limited by guarantee, incorporated on 24th April 1985 and registered as a charity on 5th June 1985. The Company is governed by the Memorandum and Articles of Association originally dated 29th March 1985 and most recently revised and adopted at the 2012 AGM on 20th November 2012.

Following references and DBS checks, the recommended candidates are voted on to the Board and membership of the Trustee approved. All new Trustees are formally invited by the Board to become a Trustee and a Member and are asked to sign the Eligibility Statement and Register of Interests.

Trustees should be:

- Recognised as having appropriate expertise relevant to the charity's specific requirements
- Able to demonstrate a commitment to voluntary work
- Upstanding members of the community
- Able to demonstrate a commitment to the mission and values of Save the Family
- Committed to equal opportunities
- Able to demonstrate high standards of ethics and integrity

As well as the main Board, Trustees are appointed to a Sub Committee, each of which focuses on a key aspect of the charity's work. These are currently as follows:

- Finance and Major Projects
- Corporate
- Families

Each Committee is chaired by a Trustee with experience relevant to its terms of reference and the Committees provide Board with additional assurance on the proper and effective management of the charity.

Remuneration of Trustees

No payment has been made to any Trustee during the period 1st April 2021 to 31st March 2022.

Induction and Training of Trustees

A comprehensive induction is provided to newly appointed Trustees including:

- Provision of the Charity Commission publication 'The Essential Trustee,' Memorandum and Articles of Association, Terms of reference, Mission Statement, Business Plan and most recent Annual Report and Accounts.
- Familiarisation tour of Cotton Hall and the opportunity to meet staff and residents
- Update about the Business Plan and progress with key objectives
- Review of any specific training requirements
- Attendance at training about the role of the Trustee

Governance Structure

The members of the Board are all Trustees of the charity. They elect from among their number a Chair, a Deputy Chair, and a Treasurer.

Risk Management

All key risks to which the charity is exposed are included in a risk register and risk plan which identifies how those risks will be mitigated. The risk register is scrutinised and approved by the Board of Trustees in order to provide assurance that risk is being effectively managed.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Public Benefit

To support homeless families by providing emergency accommodation and education in basic/other life and social skills to enable families to get back on to the social ladder. The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011.

OBJECTIVES AND ACTIVITIES

Purpose and Aims

Save the Family has a unique mission and set of core values which were the result of an engagement process with Trustees, team members and residents. The mission and core values are embedded throughout everything the charity does.

Mission:

To provide a safe, supported community for homeless and troubled families where safeguarding is paramount.

To keep families together and help them create a positive future.

Our Values:



The mission and core values remain at the heart of Save the Family's work and provide an anchor and strong foundation upon which the charity can positively move forward.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Guided by its mission and core values, the charity works with troubled families who have not had the opportunity or support to address some of the fundamental problems they experience. Through our family mentoring programme, parents work with us to establish family routines, develop strategies to address the trauma and challenge they face, and to understand and embrace their parental responsibilities. Our specialist teams work closely with adults and children and partner with a number of external agencies who provide other specialised interventions. "Move on" plans are developed soon after the family joins the community at Cotton Hall and families are prepared and empowered to live independent lives back in the wider community again.

Year in Review 2021 - 2022

Our key business commitments during 2021-2022 enabled us to remain focused on delivering our services during what has been a chaotic year. High Covid 19 infection rates at a national and regional level led to periodic site closures, school closures, and staff absences, some of which were due to staff being ill with Covid or needing to care for others or self-isolate. It has required us to focus on keeping our Families, Staff, Volunteers, and other stakeholders safe. We have not achieved all the objectives within our annual commitments, but we have taken constructive steps forward in each area. Any actions outstanding automatically transfer into the 2022-2023 business plan commitments with deadlines.

Key Commitments 21/22

- **We will be clear about our operational and financial models of practice**

Establishing key business systems has been an important activity for us. We have a business plan and a management reporting structure that allows us to scrutinise our delivery at a strategic and operational level.

- **We will continually review, evaluate, and improve our performance by ensuring all stakeholders have a voice.**

Operating with a non-compliant cohort at a time of increased Covid transmissibility, made our commitment to introduce a structured resident engagement programme difficult to deliver.

We are opening up key activities in Cotton Hall alongside the national removal of isolation and lockdown measures

- **We will create an environment where people choose to work, thrive, and develop**

A commitment to our staff this year has been to build on the work that started during the prior year, in developing a culture where staff choose to work, thrive, and develop. We have implemented several improvements already the first of which was to introduce a thorough job evaluation process.

- **We will grow our multi-agency work, developing strong partnerships to assist in the delivery of our work.**

Our need to build strong partnerships continues and the organisational and individual isolation brought about by the pandemic has played a large part in stalling the delivery of a more cohesive set of improvements. Virtual networking has taken over this year and whilst it has given us some incredibly positive links, we are looking forward to the development of our first 'in person' stakeholder engagements from Summer 2022. We end our business year with the positive support of Cheshire West and Chester Local Authority and a range of funders who have maintained their commitment to us.

- **We will excel in delivering services for our families, using a needs led menu of support framed by our approach in Trauma Informed Practice.**

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Our approach to our Safeguarding work has been one of the highlights of our business year. The introduction of a collaborative style of training, coaching and delivery, together with a training platform that creates a knowledge baseline for officers and Trustees alike is building a first-rate delivery framework. Our performance management information enables us to understand where changes can be applied, and we continue to build upon our Continuous Improvement agenda.

Our priority throughout 2021/22 has been to continue to deliver our services to our families whilst managing our organisational risk. It has been complicated to deliver business as usual in an environment where there has been a retraction of services, funding and opportunities that would normally be open to us. We have been operating with a much-reduced complement of staff which was as a result of several factors, including the national recruitment slowdown which resulted in a lack of economic movement. Business resilience forms a key part of our 5-year business plan and will require a need to work smarter which will be as a result of evaluating and streamlining our processes, maximizing the use of available IT, and replacing our dependency on paper processes.

Despite the environmental and external challenges faced by the Charity, we pushed forward with as many business priorities as possible. We are proud to have delivered an incredible 3425 mentoring sessions over the two-year Covid period. The impact of which has been significant with

- 69% of families feeling more able to cope with difficulties
- 87% of parents telling us that they have an increased connection with their children
- 62% of parents developed strength in identifying and responding to risks to their children
- 82% of parents feel more able to support their children through play and school engagement
- 62% of parents feel more able to provide a stable and secure home
- 81% of parents feel more able to accept support

A commitment in the 21/22 Annual Business Plan was to develop a 5-year business and financial plan which will focus on the development of our long-term organisational sustainability. One aspect of this was to explore how we can realise value from our asset in Flintshire. Our 2022-2027 Strategic Business Plan includes a review of the 2021-2022 business year, which highlights some of the work we have started, and actions which will continue into further years.

To secure our long-term business sustainability we will focus on developing our brand so that it enhances available 'Commissioning' opportunities and establishes supportive and constructive partnerships. Our determination is to reduce dependency on our historic fundraising model which relies upon the grant giving sector and individual Trusts in order to ensure our longer-term financial stability.

SIB (Social Investment Bank) Loan and Plas Bellin

Following discussions with SIB the Trustee Board have agreed to proceed with the sale of Plas Bellin to move towards settling our outstanding financial commitment to SIB (Social Investment Bank). This forms the 6th of our suite of Business commitments and through 2022-23 we aim to commence the necessary processes to market and dispose of this site and in doing so continue to manage our financial and organisational risks.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Finance and Fundraising

The 2021 – 2022 financial year began in a healthy financial position, vital for the financial security of the Charity, considering many changes made by funders. to their criteria, post Pandemic.

The charity's budget for 2021-2022 was dependent upon closing a £348K funding gap. During the year we received significant funding from a range of sources which includes, £60,000 from The Maria Marina Foundation, £35,000 from The Lady Edna Wilson, £75,101 from The National Lottery, £25,000 from The Lloyds Bank Foundation and £37,500 from the Oak Foundation. Due to funding received and reductions in expenditure where possible, the funding gap at the end of the year was reduced to just under £8K. However, Income & Expenditure shows a £94,448K deficit, at the end of the financial year, which is £39,589 down compared to budget (N.B. Income & Expenditure includes £109.5K depreciation).

FINANCIAL REVIEW

Reserves Policy and Financial Position

The Reserves Policy, adopted by the Trustees, is to ensure there is a level of working capital that protects the continuity of our core work and provide a level of funding for unexpected and unforeseen costs to our assets. The amount of unrestricted reserves at the end of any given month should currently be set at £180,000 to £200,000 as the Trustees and management continually review the reserves required by the charity in line with changes to restricted funding.”

The analysis of net assets between funds is shown in note 19 to the accounts and shows unrestricted current net assets of £245,260 with a further £210,000 included within unrestricted designated funds.

The Charity has endowment, restricted, designated, and unrestricted reserves which are set out in detail in note 20 and 21 to the accounts.

Principal Funding Sources

The only element of funding from government relates to Housing Benefit. The amount of Housing Benefit received in 2021/2022 amounted to £194,737.

The principal restricted funding was from the following resources:

- £60,000 from The Maria Marina Foundation towards the Mentoring and Parenting Project,
- £75K from The National Lottery for the Outreach Project
- £35K from Sir Donald & Lady Edna Wilson Trust to fund the Safeguarding Manager post,
- £25K from The Lloyds Bank Foundation towards Family Mentor costs

We are currently able to report that 33% of our staffing costs are funded through restricted funds.

Investment Policy and Objectives

Under the terms of the Memorandum and Articles of Association the Trustees have powers to purchase and lease property necessary for the work of the charity. They also have powers to borrow and raise money for the purposes of the charity on such security as may be thought fit, and to issue debenture stock charged upon the charity's property. The Trustees have powers to invest monies of the charity, not immediately required for its purposes in such investments, securities or properties as may be thought fit.

2022 – 2023 Strategic Themes and Key Business Priorities

Our Journey to Excellence will build upon the foundations started during a period of worldwide challenge. We have begun to speak openly about our expectations for change on a business and individual level. Our delivery plans will give further shape and add detail to this, supported by key, measurable milestones. The first part of Year One (2022-2023) will enable us to complete those actions not yet delivered as outlined in our 2021-2022 Year in Review.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

STF Business Commitment 1
We will be clear about our operational and financial models of practice.
Our 5-year business and financial plan will focus on the development of business sustainability. A comprehensive needs analysis will begin in June 2022 where we will gain data that informs the shape of our market area and delivery model.
Establish a working group to look to develop our commissioning model based upon outcomes from the needs analysis project.
Each annual Business Plan will include a delivery plan supported by shared and individual objectives and evaluated with the aid of our performance management framework which will introduce performance indicators for each business area.
We will build proactive stakeholder relationships with key strategic partners in our areas of operation which will include local and national government, charities, housing providers and corporate supporters.

STF Business Commitment 2
We will continually review, evaluate, and improve our performance by ensuring all stakeholders have a voice with outcomes shaped by that contribution.
Our internal and external engagement and consultation framework will refine and enhance the service we provide by listening to the feedback we receive. We will establish service evaluations utilising our trustees, families, and staff feedback. We will produce a continuous improvement tool to capture and report on outcome learning and change activity.
We will build upon our reporting framework to our governance team by introducing qualitative and quantitative analysis to inform the change agenda around our continuous improvement Journey to Excellence.
A priority will be to capture, report and publish all evidence of the impact of our work. Social Impact report to be published in Summer 2022.

STF Business Commitment 3
We will create an environment where people choose to work, thrive, and develop
We will ensure our staff receive good quality supervision and management and we will develop the potential of all.
Every staff member, trustee, volunteer, and supporter will uphold our CREATE values in their work and individual contribution to the organisation.
We will elevate the wellbeing of all at Save the Family through the development of an innovative wellbeing strategy.
Our provision of IT and technology will enable us to deliver our work more smartly and efficiently.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

STF Business Commitment 4
We will grow our multi-agency approach and harness strong partnerships to assist in the delivery of our work.
We will develop/join/engage in strong effective partnerships with churches, local and national third sector agencies and interest groups to ensure that we are at the forefront of conversations that better identify and address the vulnerable in our society.
We will explore opportunities with external agencies for us to harness the full potential from the comprehensive facilities at Cotton Hall to the benefit of both our families and Cheshire West & Chester service delivery.
Our volunteer strategy will be bold and enable us to work with a range of people and businesses that support us to deliver, enhance and grow our service.
We will engage with keynote speakers, individual stakeholders, benefactors, and funders to develop a dialogue that seeks to create a unified response to the presenting needs of our communities.

STF Business Commitment 5
We will excel in delivering services for our families, using a needs led menu of support framed by our use of Trauma Informed Practice.
Our families will shape their own development plan, helping us understand and respond to their needs and aspirations.
All staff will receive training in, Outcomes Star, CWaC's 'Our Way of Working' Care for the Family's 'Time Out for Parents' programme and The Solihull Approach Foundation Training programme which underpins our delivery.
Our facilities will enrich the lives of families and staff by ensuring that our standards of accommodation and offices are welcoming, equipped and fit for purpose.
We will grow our reputation in this work, seek opportunities to engage with a wider audience, advocate for our families, now and in the future and educate at every opportunity.

STF Business Commitment 6
We will manage our organisational risk through the disposal of Plas Bellin
Instruct agents to develop marketing plan and timetable to secure a purchaser for Plas Bellin.
Communicate organisational decisions to stakeholders, of our decision to dispose of the site.
Maintain close relationships with SIB throughout this process and lobby for support of our organisational sustainability plans as a constructive outcome of this action.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The auditors, Mitten Clarke Audit Limited will be proposed for re-appointment at the forthcoming Annual General Meeting. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:


.....
Mr J A Church – Chair of Trustees
Date:


.....
Mr R J S Lea – Deputy Chairman of Trustees
Date:

.....
29/11/2022

.....
29/11/2022

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Opinion

We have audited the financial statements of Save the Family Limited (the 'charity') for the year ended 31 March 2022 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 2022 and of its incoming resources and application of resources, 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 board of 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 board of 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 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.

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of board of trustees

As explained more fully in the statement of Trustees responsibilities, the board of 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 board of 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 board of 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 board of 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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment, by for example, forgery or intentional misrepresentations or through collusion. The extent to which our procedures are capable of detecting irregularities including fraud is detailed below.

Our approach was as follows

We understood how the charity is complying with relevant frameworks by making enquiries of management and those responsible for legal and compliance procedures. We assessed the susceptibility of the charity's financial statements to material misstatement including how fraud might occur by discussing with the management and the board of trustees. We enquired of management as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

Based on this understanding we designed specific audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and obtaining additional corroborative evidence as required.

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.

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

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

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Use of our report

This report is made solely to the company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mrs D D Lea FCA, FCCA (Senior Statutory Auditor)
for and on behalf of Mitten Clarke Audit Limited
Chartered Accountants
Statutory Auditor

7/12/2022

Chester House
Lloyd Drive
Ellesmere Port
Cheshire
United Kingdom
CH65 9HQ

Mitten Clarke Audit Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

SAVE THE FAMILY LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds general 2022	Unrestricted funds designated 2022	Restricted funds 2022	Endowment funds 2022	Total 2022	Unrestricted funds general 2021	Unrestricted funds designated 2021	Restricted funds 2021	Endowment funds 2021	Total 2021
		£	£	£	£	£	£	£	£	£	£
Income and endowments from:											
Donations and legacies	3	146,803	-	229,636	-	376,439	170,207	-	557,650	-	727,857
Charitable activities	4	229,561	-	-	-	229,561	231,184	-	-	-	231,184
Fundraising income	5	22,639	-	13,688	-	36,327	13,212	-	1,099	-	14,311
Investments	6	76	-	-	-	76	169	-	-	-	169
Other income	7	169,058	-	-	-	169,058	158,967	-	-	-	158,967
Total income		568,137	-	243,324	-	811,461	573,739	-	558,749	-	1,132,488
Expenditure on:											
Raising funds	8	927	-	-	-	927	1,968	-	-	-	1,968
Charitable activities		644,634	-	225,855	-	870,489	319,805	-	583,574	-	903,379
Other	13	-	-	-	34,494	34,494	-	-	-	34,494	34,494
Total resources expended		645,561	-	225,855	34,494	905,910	321,773	-	583,574	34,494	939,841
Net (outgoing)/incoming resources before transfers		(77,424)	-	17,469	(34,494)	(94,449)	251,966	-	(24,825)	(34,494)	192,647

SAVE THE FAMILY LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted funds general 2022	Unrestricted funds designated 2022	Restricted funds 2022	Endowment funds 2022	Total 2022	Unrestricted funds general 2021	Unrestricted funds designated 2021	Restricted funds 2021	Endowment funds 2021	Total 2021
Notes	£	£	£	£	£	£	£	£	£	£
Net (outgoing)/incoming resources before transfers	(77,424)	-	17,469	(34,494)	(94,449)	251,966	-	(24,825)	(34,494)	192,647
Gross transfers between funds	21,000	-	(21,000)	-	-	(35,000)	55,000	(20,000)	-	-
Net movement in funds	(56,424)	-	(3,531)	(34,494)	(94,449)	216,966	55,000	(44,825)	(34,494)	192,647
Fund balances at 1 April 2021	1,494,731	210,000	131,900	1,117,860	2,954,491	1,277,765	155,000	176,725	1,152,354	2,761,844
Fund balances at 31 March 2022	1,438,307	210,000	128,369	1,083,366	2,860,042	1,494,731	210,000	131,900	1,117,860	2,954,491

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SAVE THE FAMILY LIMITED

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	14		4,722,150		4,831,638
Current assets					
Debtors	15	40,223		25,374	
Cash at bank and in hand		612,863		645,553	
		<u>653,086</u>		<u>670,927</u>	
Creditors: amounts falling due within one year	17	<u>(69,457)</u>		<u>(75,661)</u>	
Net current assets			583,629		595,266
Total assets less current liabilities			5,305,779		5,426,904
Creditors: amounts falling due after more than one year	18		<u>(2,445,737)</u>		<u>(2,472,413)</u>
Net assets			<u>2,860,042</u>		<u>2,954,491</u>
Capital funds					
Endowment funds			1,083,366		1,117,860
Income funds					
Restricted funds			128,369		131,900
Unrestricted funds - designated			210,000		210,000
Unrestricted funds - general			1,438,307		1,494,731
			<u>2,860,042</u>		<u>2,954,491</u>

SAVE THE FAMILY LIMITED

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2022

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

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

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Board Of Trustees on29/11/22.....


.....
Mr J A Church


.....
Mr R J S Lea

Company Registration No. 1908006

SAVE THE FAMILY LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	22		(10,980)		330,445
Investing activities					
Purchase of tangible fixed assets		-		(4,500)	
Interest received		75		169	
Net cash generated from/(used in) investing activities					
			75		(4,331)
Financing activities					
Repayment of bank loans		(21,785)		(6,000)	
Net cash used in financing activities					
			(21,785)		(6,000)
Net (decrease)/increase in cash and cash equivalents					
			(32,690)		320,114
Cash and cash equivalents at beginning of year					
			645,553		325,439
Cash and cash equivalents at end of year					
			612,863		645,553

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Save the Family Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Cotton Hall Farm, Cotton Lane, Cotton Edmunds, Chester, Cheshire, CH3 7PZ .

1.1 Accounting convention

These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102.

1.2 Going concern

At the time of approving the financial statements, the board of trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the board of 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 board of trustees in furtherance of their charitable objectives.

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

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 or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is expended in the year as agreed within the terms of the grant.

1.5 Resources expended

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.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, 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	straight line over 50 years and 74 years
Fixtures, fittings & equipment	15% on cost
Motor vehicles	25% 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 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.

1.8 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.

1.9 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.

1.10 Retirement benefits

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the board of trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and gifts	64,324	905	65,229	85,085
Legacies receivable	35,102	-	35,102	-
Grants	47,377	228,731	276,108	642,772
	<u>146,803</u>	<u>229,636</u>	<u>376,439</u>	<u>727,857</u>
For the year ended 31 March 2021	<u>170,207</u>	<u>557,650</u>		<u>727,857</u>
Covid Emergency Funding				
Homeless Link	-	-	-	91,000
Charities Aid Foundation	-	-	-	80,534
HM Government and The National Lottery	-	-	-	66,507
Cheshire Community Foundation	-	-	-	7,047
Lloyds React Fund	-	-	-	10,547
Steve Morgan Foundation	-	-	-	30,000
Government Rate Relief Grant	-	-	-	25,000
Job Retention Scheme	5,877	-	5,877	19,094
	<u>5,877</u>	<u>-</u>	<u>5,877</u>	<u>329,729</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

3 Donations and legacies	(Continued)			
	Unrestricted funds	Restricted funds	Total 2022	Total 2021
Grants receivable for core activities				
Oak Foundation Grant	37,500	-	37,500	38,500
St Bridget's Trust	4,000	-	4,000	4,000
Maria Marina	-	60,000	60,000	55,000
BBC Children in Need	-	8,591	8,591	51,266
Barbara Ward Children's Foundation	-	-	-	5,000
Charles Hayward Foundation	-	-	-	10,000
Sir Donald and Lady Edna Wilson Trust	-	35,000	35,000	35,000
National Lottery Community Fund	-	75,101	75,101	65,106
Lloyds Bank Foundation	-	25,000	25,000	30,000
Edsential	-	14,263	14,263	6,033
Help the Homeless	-	-	-	600
Cash for Kids	-	-	-	910
Screwfix Foundation	-	-	-	5,000
Aviva Crowdfund	-	-	-	4,628
Money Supermarket	-	-	-	1,000
Healthbox	-	2,431	2,431	1,000
Radio City	-	945	945	-
The Pilkington Charities Fund	-	5,000	5,000	-
E L Rathbone	-	2,400	2,400	-
	<u>41,500</u>	<u>228,731</u>	<u>270,231</u>	<u>313,043</u>
	<u>47,377</u>	<u>228,731</u>	<u>276,108</u>	<u>642,772</u>

4 Charitable activities

	Family activities 2022 £	Family activities 2021 £
Housing benefit income	194,737	200,226
Utilities income	33,518	28,323
Income from sales	1,306	2,635
	<u>229,561</u>	<u>231,184</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

5	Fundraising income	Unrestricted funds general 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
	Fundraising income	22,639	13,688	36,327	14,311
	For the year ended 31 March 2021	<u>13,212</u>	<u>1,099</u>		<u>14,311</u>
6	Investments			Unrestricted funds 2022 £	Total 2021 £
	Interest receivable			76	169
7	Other income			Unrestricted funds 2022 £	Total 2021 £
	Rent received			169,058	158,967
8	Raising funds			Unrestricted funds 2022 £	Total 2021 £
	<u>Fundraising trading : Cost of goods sold and other costs</u>			927	1,968
	Function and fundraising costs			927	1,968

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

9 Charitable activities

	Unrestricted £	Restricted £	2022 £	2021 £
Staff costs	279,817	192,419	472,236	498,068
Depreciation and impairment	64,673	-	64,673	57,433
Equipment hire	5,719	-	5,719	9,082
Rent	14,568	11,750	26,318	23,053
Rates and water	-	-	-	-
Insurance	14,209	-	14,209	18,919
Light and heat	60,108	-	60,108	38,049
Repairs and renewals	49,127	5,802	54,929	88,108
Bad debts	2,365	-	2,365	5,373
Training	5,954	2,328	8,282	2,092
Activities and outings	17,854	1,203	19,057	5,260
Cleaning	725	-	725	415
Subscriptions	830	-	830	857
Sessional workers	210	1,770	1,980	13,008
General expenses (PPE)	599	-	599	2,422
Motor and travel	-	-	-	5,329
	<u>516,758</u>	<u>215,272</u>	<u>732,030</u>	<u>767,468</u>
Charitable activities	516,758	215,272	732,030	767,468
Share of support costs	132,031	2,828	134,859	132,411
Share of governance costs	3,600	-	3,600	3,500
	<u>135,631</u>	<u>2,828</u>	<u>138,459</u>	<u>135,911</u>
Support and governance costs	135,631	2,828	138,459	135,911
	<u>652,389</u>	<u>218,100</u>	<u>870,489</u>	
Total	652,389	218,100	870,489	
	<u>657,266</u>	<u>258,946</u>		<u>903,379</u>
For the year ended 31 March 2021	657,266	258,946		903,379

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

10 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	101,100	-	101,100	99,999	-	99,999
Office supplies and telephone	8,338	-	8,338	9,489	-	9,489
General expenses	326	-	326	244	-	244
Legal and professional	10,927	-	10,927	8,883	-	8,883
Motor and travel	2,371	-	2,371	2,282	-	2,282
Depreciation of tangible fixed assets	10,323	-	10,323	10,323	-	10,323
Bank charges and interest	1,474	-	1,474	1,191	-	1,191
Audit fees	-	3,600	3,600	-	3,500	3,500
	<u>134,859</u>	<u>3,600</u>	<u>138,459</u>	<u>132,411</u>	<u>3,500</u>	<u>135,911</u>
Analysed between Charitable activities	<u>134,859</u>	<u>3,600</u>	<u>138,459</u>	<u>132,411</u>	<u>3,500</u>	<u>135,911</u>

Governance costs includes payments to the auditors of £3,600 (2021- £3,500) for audit fees.

11 Volunteers

The charity benefits from 16 active volunteers, 11 Trustee volunteers and numerous hours supplied by corporate supporters.

12 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Families Team	9	13
Children/Youth	3	3
Estate management	3	2
Management and administration	5	4
Total	<u>20</u>	<u>22</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

12 Employees (Continued)

Employment costs	2022	2021
	£	£
Wages and salaries	521,326	543,341
Social security costs	41,799	43,773
Other pension costs	10,211	10,953
	<u>573,336</u>	<u>598,067</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2022	2021
	Number	Number
£60,000 - £70,000	<u>1</u>	<u>-</u>

13 Other

	2022	2021
	£	£
Endowment fund freehold property depreciation	<u>34,494</u>	<u>34,494</u>
	<u>34,494</u>	<u>34,494</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

14 Tangible fixed assets

	Land and buildings £	Fixtures, fittings & equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2021	6,302,010	307,832	95,969	6,705,811
At 31 March 2022	6,302,010	307,832	95,969	6,705,811
Depreciation and impairment				
At 1 April 2021	1,492,683	298,191	83,297	1,874,171
Depreciation charged in the year	99,772	3,944	5,774	109,490
At 31 March 2022	1,592,455	302,135	89,071	1,983,661
Carrying amount				
At 31 March 2022	4,709,555	5,697	6,898	4,722,150
At 31 March 2021	4,809,326	9,641	12,671	4,831,638

15 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	26,487	6,293
Other debtors	4,995	4,995
Prepayments and accrued income	8,741	14,086
	40,223	25,374

16 Loans and overdrafts

	2022 £	2021 £
Other loans	2,472,413	2,494,197
Payable within one year	26,676	21,784
Payable after one year	2,445,737	2,472,413

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

17 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Other loans	16	26,676	21,784
Other taxation and social security		10,910	18,841
Trade creditors		21,116	22,367
Other creditors		2,675	3,695
Accruals and deferred income		8,080	8,974
		<u>69,457</u>	<u>75,661</u>

18 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Other loans	16	2,445,737	2,472,413
		<u>2,445,737</u>	<u>2,472,413</u>

SAVE THE FAMILY LIMITED

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Endowment funds		Total		Unrestricted funds		Designated funds		Restricted funds		Endowment funds		Total	
	2022	£	2022	£	2022	£	2022	£	2022	£	2022	£	2021	£	2021	£	2021	£	2021	£
Fund balances at 31 March 2022 are represented by:																				
Tangible assets	3,638,784		-		-		1,083,366		4,722,150		3,713,778		-		-		1,117,860		4,831,638	
Current assets/(liabilities)	245,260		210,000		128,369		-		583,629		253,366		210,000		131,900		-		595,266	
Long term liabilities	(2,445,737)		-		-		-		(2,445,737)		(2,472,413)		-		-		-		(2,472,413)	
	<u>1,438,307</u>		<u>210,000</u>		<u>128,369</u>		<u>1,083,366</u>		<u>2,860,042</u>		<u>1,494,731</u>		<u>210,000</u>		<u>131,900</u>		<u>1,117,860</u>		<u>2,954,491</u>	

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

20 Movement in funds

	At 1.4.21 £	Income £	Expenditure £	Transfers £	At 31.3.22 £
Unrestricted income fund	1,494,731	568,137	(645,561)	21,000	1,438,307
Designated funds:					
Fundraising Contingency Provision	180,000	-	-	-	180,000
Sinking Funds	30,000	-	-	-	30,000
	210,000	-	-	-	210,000
Restricted funds					
a. Family & Childrens Activities	8,122	20,128	(18,909)	2,300	11,641
b. Maria Marina Mentoring Programme	-	60,000	(35,000)	-	25,000
c. Resident Welcome Hub Project	2,148	-	(2,148)	-	-
d. George Speed Memorial Fund	1,650	-	-	(1,650)	-
e. Children & Young People Wellbeing Project	15,632	8,591	(24,223)	-	-
f. Family Friend Fund	7,554	-	(7,554)	-	-
g. Safeguarding Manager Fund	21,803	35,000	(26,913)	-	29,890
h. Family Mentoring Outreach Project	24,962	75,101	(75,328)	-	24,735
i. Lloyds Bank Foundation	-	25,000	(24,000)	(1,000)	-
j. Garfield Weston Foundation	20,000	-	-	(20,000)	-
k. IT Hardware Fund	15,000	-	-	-	15,000
l. Facilities & Refurbishment Fund	2,907	19,504	(3,758)	-	18,653
m. Vehicle Fund	6,384	-	(2,934)	-	3,450
n. Youth Project (England)	1,510	-	(860)	(650)	-
o. Homeless Response Fund	4,228	-	(4,228)	-	-
	131,900	243,324	(225,855)	(21,000)	128,369

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

20 Movement in funds	At 1.4.21	Income	Expenditure	Transfers	(Continued) At 31.3.22
Endowment funds					
Plas Bellin	702,664	-	(22,516)	-	680,148
Morgan Cottages	92,589	-	(2,837)	-	89,752
Boswell Hall capital fund	322,607	-	(9,141)	-	313,466
	<u>1,117,860</u>	<u>-</u>	<u>(34,494)</u>	<u>-</u>	<u>1,083,366</u>
	<u>1,117,860</u>	<u>-</u>	<u>(34,494)</u>	<u>-</u>	<u>1,083,366</u>
TOTAL FUNDS	<u>2,954,491</u>	<u>811,461</u>	<u>(905,910)</u>	<u>-</u>	<u>2,860,042</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

21 Movement in funds - continued

- a. Family & Childrens Activities - donations and income raised towards family outings and activities onsite that include donations from individuals as well as the following;
Over £13K from The Edsential Holiday Grant Fund to include: £7,795 for Summer Holidays, £3,300 for Christmas Holidays, as well as further funding for food during Easter and half-terms.
Money Supermarket - £1,000 towards christmas boxes and food over the Christmas period.
Healthbox - £2,430 towards the cost of activities and healthy dinners during school holidays.
Cheshire Community Fund - £1,196 towards summer day trip
Cash for Kids - £945 towards children's meals during the holidays.
Ardagh Group - £628 towards food for our families.
- b. The Mentoring Project - funded by The Maria Marina Foundation over 3 years totalling £150,000 providing funding towards the Mentoring Team.
- c. The Maria Marina Foundation's 10th Year Anniversary Programme awarded £10,000 to fund the Resident Welcome Hub area.
- d. George Speed Memorial Fund - £1.650 received towards a memorial to the Late George Speed; Co-founder of Save the Family Ltd.
- e. The Children and Young People Wellbeing Project is funded by the following;
BBC Children in Need have granted funding towards the project over 3 years totalling £103,704.
Barbara Ward Children's Foundation granted £10,000 over two years towards a Mentor salary.
- f. The Family Friend Project has been funded by The Charles Hayward Foundation who have granted £20,000 contribution towards a Family Friend post over 2 years.
- g. The Safeguarding Manager Fund has been granted £35,000 per year, for 3 year, from The Sir Donald & Lady Edna Wilson Trust.
- h. The Family Mentoring Outreach Project has been granted £224,441 over 3 years from The National Lottery Community Fund.
- i. The Lloyds Bank Foundation have granted core funding over 3 years totalling £100,000.
- j. Garfield Weston have granted core funding over 3 years totalling £60K.
- k. IT Fund has been supported by Maria Marina Foundation with £15,000 towards the cost of Faster Broadband Connectivity on-site.
- l. The Facilities and Refurbishment Fund received the following;
£13,000 from Chester Golf Club towards renewing the childrens play areas
£5,000 from Pilkingtons
£2,400 from EL Rathbone
- m. The Vehicle Fund has received grants from the following;
£15,000 from The Clothworkers' Foundation towards a people carrier vehicle to transport the families.
£12,698 from The Morrisons Foundation towards a people carrier vehicle and associated costs.
- n. National Lottery Awards for All (England) granted £10,000 to fund the Drama project for our young people at Cotton Hall.
- o. The Homeless Link granted £91,000 Covid19 Emergency funding to cover costs to give financial stability during Covid19 Pandemic.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

22	Cash generated from operations	2022	2021
		£	£
	(Deficit)/surplus for the year	(94,449)	192,647
	Adjustments for:		
	Investment income recognised in statement of financial activities	(76)	(169)
	Depreciation and impairment of tangible fixed assets	109,490	102,250
	Movements in working capital:		
	(Increase)/decrease in debtors	(14,849)	18,209
	(Decrease)/increase in creditors	(11,096)	17,508
	Cash (absorbed by)/generated from operations	<u>(10,980)</u>	<u>330,445</u>
23	Securities and charges		

The banking facility is secured by way of a fixed charge in favour of HSBC bank on the property Plas Bellin.

SAVE THE FAMILY LTD

England & Wales - Charity number 516484

Accounts

Charity Registration No. 516484

Company Registration No. 1908006 (England and Wales)

SAVE THE FAMILY LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021



Save the Family

Keeping Families Together

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees, who are also Directors of Save the Family for the purposes of the Companies Act 2006, present their report together with the financial statements of the charity for the year ended 31st March 2021. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying FRS 102 in the UK and Republic of Ireland from 1 January 2005

REFERENCE AND ADMINISTRATIVE DETAILS:

Registered Company Number: 1908006 (England and Wales)

Registered Charity Number: 516484

Registered Office: Cotton Hall, Cotton Lane, Cotton Edmunds, Chester, Cheshire CH37PZ

At the time of writing the appointed Trustees and sub committee memberships are as follows:

Name	Position	Sub Committee Membership
John Church	Chair	Trustee Board
Rory Lea	Deputy Chair	Corporate (Chair), Finance & Major Projects
Victor Bodger	Treasurer	Finance & Major Projects (Chair)
Nigel Bruce	Trustee	Finance & Major Projects
Robert Burgess	Trustee	Corporate
Suzanne Booth	Trustee	Corporate
Lesley Smith	Trustee	Corporate
Christina Upton	Trustee	Families (Chair)
Ruth Ankers	Trustee	Families
Janet Butler	Trustee	Families
Matthew Adam	Trustee	Families

CEO

Tracy White joined the organisation as General Manager in February 2019 and was subsequently appointed as Chief Executive of Save the Family in early March 2020.

Appointment of Trustees

No new Trustees were appointed during this financial year.

Auditors

Mitten Clarke Audit Limited, Chartered Accountants, Registered Auditors, Chester House, Lloyd Drive, Cheshire Oaks Business Park, Ellesmere Port, Cheshire, CH65 9HQ.

Solicitors

Brabners, Horton House, Exchange Flags, Liverpool, L2 3YL

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Save the Family is a Charitable Company limited by guarantee, incorporated on 24th April 1985 and registered as a charity on 5th June 1985. The Company is governed by the Memorandum and Articles of Association originally dated 29th March 1985 and most recently revised and adopted at the 2012 AGM on 20th November 2012.

Following references and DBS checks, the recommended candidates are voted on to the Board and membership of the Trustee approved. All new Trustees are formally invited by the Board to become a Trustee and a Member and are asked to sign the Eligibility Statement and Register of Interests.

Trustees should be:

- Recognised as having appropriate expertise relevant to the charity's specific requirements
- Able to demonstrate a commitment to voluntary work
- Upstanding members of the community
- Able to demonstrate a commitment to the mission and values of Save the Family
- Committed to equal opportunities
- Able to demonstrate high standards of ethics and integrity

As well as the main Board, Trustees are appointed to a Sub Committee, each of which focuses on a key aspect of the charity's work. These are currently as follows:

- Finance and Major Projects
- Corporate
- Families

Each Committee is chaired by a Trustee with experience relevant to its terms of reference and the Committees provide Board with additional assurance on the proper and effective management of the charity.

During the last year, the charity's governance structure was adjusted to attach 'Major Project' items to the Finance Sub Committee.

Remuneration of Trustees

No payment has been made to any Trustee during the period 1st April 2020 to 31st March 2021.

Induction and Training of Trustees

A comprehensive induction is provided to newly appointed Trustees including:

- Provision of the Charity Commission publication 'The Essential Trustee', Memorandum and Articles of Association, Terms of reference, Mission Statement, Business Plan and most recent Annual Report and Accounts.
- Familiarisation tour of Cotton Hall and the opportunity to meet staff and residents
- Update about the Business Plan and progress with key objectives
- Review of any specific training requirements
- Attendance at training about the role of the Trustee

Governance Structure

The members of the Board are all Trustees of the charity. They elect from among their number a Chair, a Deputy Chair, and a Treasurer.

Risk Management

All key risks to which the charity is exposed are included in a risk register and risk plan which identifies how those risks will be mitigated. The risk register is scrutinised and approved by the Board of Trustees in order to provide assurance that risk is being effectively managed.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Public Benefit

To support homeless families by providing emergency accommodation and education in basic/other life and social skills to enable families to get back on to the social ladder. The trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011.

OBJECTIVES AND ACTIVITIES

Purpose and Aims

Save the Family has a unique mission and set of core values which were the result of an engagement process with Trustees, team members and residents. The mission and core values are embedded throughout everything the charity does.

Mission:

To provide a safe, supported community for homeless and troubled families where safeguarding is paramount.

To keep families together and help them create a positive future.

Our Values:



The mission and core values remain at the heart of Save the Family's work and provide an anchor and strong foundation upon which the charity can positively move forward.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Guided by its mission and core values, the charity works with troubled families who have not had the opportunity or support to address some of the fundamental problems they experience. Through our family mentoring programme, parents work with us to establish family routines, develop strategies to address the trauma and challenge they face, and to understand and embrace their parental responsibilities. Our specialist teams work closely with adults and children and partner with a number of external agencies who provide other specialised interventions. "Move on" plans are developed soon after the family joins the community at Cotton Hall and families are prepared and empowered to live independent lives back in the wider community again.

OUR REVIEW OF 2020-2021

Our plans for the 2020 - 2021 Business Year were written at a point when we had yet to fully appreciate the impact that the Covid 19 worldwide pandemic would have. During this time, our focus was to deliver the service to our families and operate our business using established processes. As we entered the new business year everything changed, and we had to rapidly respond to an altered landscape. Our focus has been to maintain the delivery of our service alongside the protection of our families, staff, and volunteers.

We took a number of actions to mitigate against the impact of Coronavirus and this included stopping all non-essential personnel, including Trustee's, volunteers, and family visitors from visiting our site. Our transport facilities were halted for family trips, but we made sure that supplies of food, toiletries, PPE, and sanitisers were provided weekly to all residents to supplement their usual grocery purchases.

We introduced cleaning rotas, food collection trips, stock taking, allotment planting and every person has contributed to maintaining service delivery and in so doing they are putting our families first, allaying fears and carrying on with great resolution and humour. The ability to claim 80% of salary costs for some posts through the Government Furlough process was very beneficial and we have utilised this initiative appropriately for those officers unable to continue to deliver their work due to the restraints posed by Covid 19.

Whilst our grant fundraising activities continued, funding streams shifted to Emergency Response grants with a number of Charitable Organisations offering support to small charities. We applied to any organisations where we met the criteria. Some of our creditors gave us repayment holidays, which was effective from the 1st of April 2020, for short periods and offered a level of support for our cash flow whilst we responded to the developing impact of the Covid-19 virus.

Our intention had been to move forward in year 1 of our 2-year 2020–2022 business plan, with the "Journey to Excellence" agenda. A necessary development programme that would result in a strengthening of our service framework, that followed the operational service review which was carried out in 2019. This would enable us to deliver our work through a quality assurance framework and would enable a focus on strengthening the focus of delivery by placing our "Families at the Heart of What We Do". What quickly became apparent was that our priorities needed to rapidly shift in order to manage the impact of Covid 19. Keeping our families safe and supported, keeping our staff safe and supported and responding to a financial impact that could have created a severe risk to the Charity quickly became the new set of priorities for the Trustees and Senior Management Team. The strategic themes were.

- Manage our organisational risk in light of Covid - 19
- Deliver excellent services to our families
- Continually evaluate and improve what we do and how we do it
- Ensure that our operating model provides organisational sustainability
- Provide ongoing focus on developing long term financial sustainability

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

ORGANISATIONAL ACHIEVEMENTS DURING THE ONSET OF COVID 19

Manage our organisational risk in light of Covid – 19

Covid 19 presented a definite impact to our delivery plans for the organisation. Early into the management of the Pandemic at a local level, we recognised that we needed to drastically re-order the amount of people working in different locations, the nature of how we would deliver to the families and children and what staff we would have to furlough.

The helpful quick response of the Government enabled us to claw back those costs along with additional benefits for any sickness pay attributed to the pandemic.

Three staff members considered this an optimal time to retire which, combined with the need to furlough those with a pre-existing health concern, left a reduced number of officers available to keep the organisation operating.

We held daily Covid meetings, moving to weekly when the adjustments to systems and regulations began to take effect. However, as each new variant or heightened level of transmission was reported, we would revert back to daily or weekly meetings, as necessary. The financial cost to the Charity began to show through a definite reduction in referrals, and this was repeated throughout the support sector. When we went into the 'First Lockdown', and with the closure of schools and public transport it became virtually impossible for persons experiencing domestic violence, to flee safely to organisations such as ours. Nationally, there was an awareness of the increase in domestic violence being experienced across the United Kingdom but that did not translate into referrals. It became clear that the inability for the victim to safely flee their personal situation correlated with a reduction in our referrals. There is more movement now and we have recently seen an upswing in referrals and have the opportunity to move these families into Cotton Hall.

Over and above the impact of a reduction in staff and referrals, one consistent pressure has been the drop in housing income through that downturn in occupancy levels. We saw that some of our usual grant funders had shifted priorities to respond to the pandemic and because of that some particular needs led groups would exclude us. An unexpected impact was that the volume of emergency funding accessible to us meant that the capacity available to those still in work was focused almost completely on the development of bids and grant submissions for that available funding. A business decision was taken at this time to focus on staying open by accessing as much emergency funding as we were eligible to apply for.

Deliver excellent services to our families

Although unable to deliver all of our annual objectives set out in the annual plan, we have made advances in some of the strategic objectives relating to service delivery. We began the year by creating a leaner senior management team. The Chief Executive is supported by two senior managers who oversee key strategic areas of Business and Service Delivery. The Head of Finance, People and Resources and the Mentoring Operations Manager are responsible for these two respective portfolios.

We have more structure in the children and families service teams with two senior department leads reporting to the Mentoring Operations Manager. Delivery is more cohesive, and while the "Children's Team Leader" works directly with the "Families Team Leader" we still have more work to do to embed the new structure and revised practices into our work which is influenced by the "New Ways of Working" framework. This shift in focus has produced a more supportive service for our families, many of whom do experience complex challenges that require support and interventions from a broad number of services and agencies.

We have also shown our commitment to delivering our work through the "Team around the Family" concept promoted in this name by Cheshire West and Chester and is mirrored in practice by a number of our referring agencies and authorities further afield.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Continually evaluate and improve what we do and how we do it.

Our move to the introduction of formal performance management processes and systems has been slower than planned. This has been due to several factors emanating out of the shortage of staff and resources. To progress this, we have built a portfolio of performance indicators that can be easily embedded in advance of the improvement of our database which we commissioned during the Summer.

Moving in and out of the lockdown cycles has created difficulties in recruiting to vacancies as they have arisen. We are aware that this is a national position and not something specific to Save the Family.

To support the development of staff and to aid our Continuous Improvement agenda we have introduced online mandatory training for all staff, through our Educare online training platform. Opportunities have also been made available to Trustees and some volunteers. Whilst not fully comprehensive it does create a shared awareness of a range of subjects when able we would like to see the reintroduction of face-to-face training workshops.

As an organisation in receipt of grant funding we must ensure that we are compliant with the regulatory frameworks of both the Charity Commission and Companies House, we must also be accountable to all organisations and people we work with. To be able to demonstrate the impact of our work more effectively we will continue to develop clear processes which will allow us to demonstrate more fully the social, environmental, and economic impact of our work. This information will form our planning needed to continually review and improve our service offer. This year we have produced our very first Social Accounts brochure. A positive achievement during this financial year, it has seen a dedicated team of staff and Trustees work through the lockdown to develop a resource that demonstrates what we do and what we achieved during the previous 2019-2020 financial year. This enables us to show our supporters and investors what we can deliver and the impact of those benefits to our families. It will enable us to shape a more responsive and effective service as we review, evaluate, learn, and apply those improvements in all aspects of our work.

Finance and Fundraising

The 2020 – 2021 financial year started with us reporting a healthy financial position, with a budget that showed a £109K funding gap to be met, compared to £372K in the previous year. However, it quickly became apparent that the Covid 19 situation would soon have a significant impact on our income.

Based on the expected loss of funding brought about by the Pandemic, our financial position was quickly recalculated. For housing income, the budget had been based on only 10% voids and included a gradual increase throughout the year to fill 5 empty units. The lockdown, imposed by the government, meant that the 15 families onsite at the time was not going to increase.

Overall, taking into consideration income from donations, as well as housing, the reforecast showed that our funding gap moved from £109K to £228K.

Immediately, our funding priorities had to change course, with a focus on the Covid 19 emergency funding available at the time. Throughout the year we managed to secure £323K in Covid 19-related grants that included income from, The National Lottery, HM Government, Homeless Link, CAF, Lloyds Bank Foundation, Cheshire Community Foundation and The Steve Morgan Foundation.

As a result of Covid19 Emergency funding received during the year, there was a considerable shift in expenditure from unrestricted funds to restricted funds which will reverse in the forthcoming financial year.

The year ended with a surplus of £192k for income and expenditure, mainly due to Covid 19 emergency funding and the major grants awarded towards the core work that include; £51K from BBC Children In Need towards funding for the children's team, £65K from The National Lottery for our Outreach Project, £35K from Sir Donald & Lady Edna Wilson Trust to fund the Safeguarding Manager post, £30K from The Lloyds Bank Foundation towards Family Mentor costs and £38,500 towards core costs from The Oak Foundation.

As sources of income from Covid 19 emergency funding ends, the financial position at the end of the year, offers the Charity a cushion as we navigate through the next year unsure of what challenges that may lie ahead.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

SIB (Social Investment Bank) Loan and Plas Bellin

Throughout this financial year we have maintained open lines of communication with the team from Social Investment Business. Covid 19 created a hard pause to the plans we had to further explore the options presented to us following the review carried out by the Ethical Property Foundation the previous year. This activity will move into the 2021-2022 financial year and will involve the Trustees in exploring the future strategy of that site.

FINANCIAL REVIEW

Reserves Policy and Financial Position

In September 2020, the Reserves Policy was reviewed, and it was proposed and ratified by Board that the policy would be worded as follows:

"The Reserves Policy, adopted by the Trustees, is to ensure there is a level of working capital that protects the continuity of our core work and provide a level of funding for unexpected and unforeseen costs to our assets. The amount of unrestricted reserves at the end of any given month should currently be set at £180,000 to £200,000 as the Trustees and management continually review the reserves required by the charity in line with changes to restricted funding."

The level of unrestricted working capital as at 31st March 2021 was £253,366.

The Charity has endowment, restricted, designated, and unrestricted reserves which are set out in detail in note 21 to the accounts.

Principal Funding Sources

The only element of funding normally received from government relates to Housing Benefit, however this year we have also received some Covid19 Emergency Funding.

The amount of Housing Benefit received in 2020/2021 amounted to £200,226,

Covid19 Emergency Funding from government includes, £25,000 Government Rate Relief Grant, £19,094 from the Government Job Retention Scheme and £66,507 from The National Lottery in partnership with HM Government.

Other Covid19 Emergency funding received included, £91K from the Homeless Relief Fund, £80,534 from The CAF Resilience Fund, £10,547 from Lloyds Bank Foundation React Fund, £7,047 from Cheshire Community Foundation and £30K from The Steve Morgan Covid19 Emergency Funding Programme.

Principal Restricted funding was from the following resources:

- £51K from BBC Children In Need, towards funding for the children's team
- £65K from The National Lottery for the Outreach Project
- £35K from Sir Donald & Lady Edna Wilson Trust to fund the Safeguarding Manager post,
- £30K from The Lloyds Bank Foundation towards Family Mentor costs

We are currently able to report that 72% of our staffing costs are funded through restricted funds.

Investment Policy and Objectives

Under the terms of the Memorandum and Articles of Association the Trustees have powers to purchase and lease property necessary for the work of the charity. They also have powers to borrow and raise money for the purposes of the charity on such security as may be thought fit, and to issue debenture stock charged upon the charity's property. The Trustees have powers to invest monies of the charity, not immediately required for its purposes in such investments, securities or properties as may be thought fit.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

OUR YEAR AHEAD 2021 – 2022

The ability for us to drive forward our Journey to Excellence is our organisational priority for 2021-22. We are more attuned to co-existing with Covid 19 now and the impact it has to our approach to service delivery. We are clear about how to navigate the restrictions needed to keep people safe and because of this our ability to innovate in our service delivery is becoming more practiced. We know that the Covid 19 Pandemic is going to be affecting our lives for more years yet and that informs how we deliver and adjust our focus. The 2020 -2021 priorities focused on organisational and personal survival. 2021 sees us using the knowledge gained and developing approaches to co-exist with the virus. It is also an opportunity to reflect, review, change and thrive in terms of our approach to service delivery. Within that we recognise the need to preserve those organisational priorities that will ensure organisational sustainability.

Our Commitments and Objectives

Save the Family Business Commitment 1
We will be clear about our operational and financial models of practice.
We will have an annual Business Plan, Department Plans and individual objectives
We will develop a 5 year business and financial plan which will focus on the development of business sustainability
We will establish a robust performance management framework which will introduce a complete set of performance indicators for each business area, prepared and reviewed monthly and to a move to include 'tolerance' reporting in 3rd qtr. 21
Risk Management plans will be reviewed during our operational and governance meetings
We will deliver the business priorities through our strong governance model and carry out an annual review
We will manage and review our financial management practices, plans and targets monthly through our operations and governance framework Monthly/ongoing

Save the Family Business Commitment 2
We will continually review, evaluate, and improve our performance by ensuring all stakeholders have a voice.
We will develop our engagement and consultation framework to be reported through operation and governance meetings.
We will report regularly demonstrating our learning and will include trend analysis so as to promote continuous improvement.
We will produce a continuous improvement tool to capture and report on outcome learning and change activity
Routinely, we will establish service evaluations using trustees, families, and staff feedback

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Save the Family Business Commitment 3
We will create an environment where people choose to work, thrive, and develop
We will ensure our staff receive a robust induction, regular supervision, clear SMART objectives, and we will develop the potential of all.
We will ensure that all staff have an annual appraisal to both encourage and develop their skill base in line with the needs of both the staff and the core services to families
We will invest in our staff so they will be able to develop and deliver specialist work programmes for our vulnerable families
We will ensure our remuneration and terms and conditions of employment are competitive and enable us to attract and retain good staff.
We will establish a culture where everyone upholds our CREATE values and delivers within that framework.
We will develop a strong focus on wellbeing of all at Save the Family through the development of an innovative wellbeing strategy.
We will drive forward our pursuit for technology that enables us to deliver our work more smartly and efficiently
We will grow our reputation, seek opportunities to engage with a wider audience, advocate for our families, now and in the future and educate at every opportunity.

Save the Family Business Commitment 4
We will grow our multi-agency and working and harness strong partnerships to assist in the delivery of our work.
We will develop/join/engage in strong effective partnerships with churches, local and national third sector agencies and interest groups to ensure that we are at the forefront of conversations that better identify and address the vulnerable in our society.
We will explore with CW&C opportunities for us to jointly harness the full potential from the comprehensive facilities at Cotton Hall to the benefit of both our families and CW&C service delivery.
Our volunteer strategy will be bold and enable us to work with a range of supporters that support us to deliver, enhance and grow our service.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Save the Family Business Commitment 5
We will excel in delivering services for our families, using a needs led menu of support framed by our use of Trauma Based Practice.
Our families will co-author their own development plan, helping us understand and respond to their needs and aspirations.
All staff will receive training in Care of the Family's 'Time Out for Parents' programme alongside The Solihull Approach Foundation Training programme which underpins our delivery.
Our facilities will enrich the lives of families and staff by ensuring that our standards of accommodation and offices are welcoming, equipped and fit for purpose.

Plas Bellin

During the past 12 months, we have continued to receive the support of Social Investment Business (S.I.B.). Alongside our continuing strong relationship, we benefited further by being able to receive a payment holiday during the first Covid 19 Lockdown which helped our cash flow significantly. During this time, we have moved forward our actions to explore the site for options as per our agreement with SIB. Albeit hampered by the lockdowns in Wales and England we plan to meet on site with Trustees during the first half of the year to consider proposals.

We currently have an existing arrangement in place allowing us to retain ownership of Plas Bellin and continue to rent it to the current lessee subject to a notice period given or a request to extend the lease based upon any new contract they are offered by Flintshire Council. Any such move would have to be with the approval of S.I.B.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

there is no relevant audit information of which the charitable company's auditors are unaware; and

the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.


STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

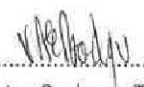
So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The auditors, Mitten Clarke Audit Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:


.....
Mr J A Church - Chair of Trustees
Date: 7/12/21


.....
Mr Victor Bodger - Treasurer
Date: 7/12/21

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Opinion

We have audited the financial statements of Save the Family Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 FRS 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 2021 and of its incoming resources and application of resources, 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 board of 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 board of 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 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.

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of board of trustees

As explained more fully in the statement of Trustees responsibilities, the board of 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 board of 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 board of 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 board of 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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error as fraud may involve deliberate concealment, by for example, forgery or intentional misrepresentations or through collusion. The extent to which our procedures are capable of detecting irregularities including fraud is detailed below.

Our approach was as follows

We understood how the charity is complying with relevant frameworks by making enquiries of management and those responsible for legal and compliance procedures. We assessed the susceptibility of the charity's financial statements to material misstatement including how fraud might occur by discussing with the management and the board of trustees. We enquired of management as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

Based on this understanding we designed specific audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and obtaining additional corroborative evidence as required.

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.

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

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

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

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Mrs Desirée Lea FCA FCCA (Senior Statutory Auditor)
for and on behalf of Mitten Clarke Audit Limited**

9/12/2021

**Chartered Accountants
Statutory Auditor**

Chester House
Lloyd Drive
Ellesmere Port
Cheshire
United Kingdom
CH65 9HQ

Mitten Clarke Audit Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

SAVE THE FAMILY LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds general 2021	Unrestricted funds designated 2021	Restricted funds 2021	Endowment funds 2021	Total 2021	Unrestricted funds general 2020	Unrestricted funds designated 2020	Restricted funds 2020	Endowment funds 2020	Total 2020
		£	£	£	£	£	£	£	£	£	£
Income and endowments from:											
Donations and legacies	3	170,207	-	557,650	-	727,857	126,047	-	363,990	-	490,037
Charitable activities	4	231,184	-	-	-	231,184	264,677	-	-	-	264,677
Fundraising income	5	13,212	-	1,099	-	14,311	21,044	-	1,464	-	22,508
Investments	6	169	-	-	-	169	712	-	-	-	712
Other income	7	158,967	-	-	-	158,967	160,829	-	-	-	160,829
Total income		573,739	-	558,749	-	1,132,488	573,309	-	365,454	-	938,763
Expenditure on:											
Raising funds	8	1,968	-	-	-	1,968	5,443	-	-	-	5,443
Charitable activities		319,805	-	583,574	-	903,379	657,266	-	258,946	-	916,212
Other	13	-	-	-	34,494	34,494	-	-	-	34,494	34,494
Total resources expended		321,773	-	583,574	34,494	939,841	662,709	-	258,946	34,494	956,149
Net incoming/(outgoing) resources before transfers		251,966	-	(24,825)	(34,494)	192,647	(89,400)	-	106,508	(34,494)	(17,386)

SAVE THE FAMILY LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds general 2021	Unrestricted funds designated 2021	Restricted funds 2021	Endowment funds 2021	Total 2021	Unrestricted funds general 2020	Unrestricted funds designated 2020	Restricted funds 2020	Endowment funds 2020	Total 2020
		£	£	£	£	£	£	£	£	£	£
Net incoming/(outgoing) resources before transfers		251,966	-	(24,825)	(34,494)	192,647	(89,400)	-	106,508	(34,494)	(17,386)
Gross transfers between funds		(35,000)	55,000	(20,000)	-	-	-	-	-	-	-
Net movement in funds		216,966	55,000	(44,825)	(34,494)	192,647	(89,400)	-	106,508	(34,494)	(17,386)
Fund balances at 1 April 2020		1,277,765	155,000	176,725	1,152,354	2,761,844	1,367,165	155,000	70,217	1,186,848	2,779,230
Fund balances at 31 March 2021		1,494,731	210,000	131,900	1,117,860	2,954,491	1,277,765	155,000	176,725	1,152,354	2,761,844

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SAVE THE FAMILY LIMITED

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	14		4,831,638		4,929,388
Current assets					
Debtors	15	25,374		43,583	
Cash at bank and in hand		645,553		325,439	
		<u>670,927</u>		<u>369,022</u>	
Creditors: amounts falling due within one year	17	(75,661)		(63,049)	
Net current assets			595,266		305,973
Total assets less current liabilities			<u>5,426,904</u>		<u>5,235,361</u>
Creditors: amounts falling due after more than one year	18		(2,472,413)		(2,473,517)
Net assets			<u>2,954,491</u>		<u>2,761,844</u>
Capital funds					
Endowment funds			1,117,860		1,152,354
Income funds					
Restricted funds			131,900		176,725
Unrestricted funds - designated			210,000		155,000
Unrestricted funds - general			1,494,731		1,277,765
			<u>2,954,491</u>		<u>2,761,844</u>

SAVE THE FAMILY LIMITED

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2021

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011.


The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Board Of Trustees on 7 December 2021


.....
Mr J A Church


.....
Mr V A E Bodger

Company Registration No. 1908006

SAVE THE FAMILY LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash generated from operations	22		330,445		60,165
Investing activities					
Purchase of tangible fixed assets		(4,500)		(18,595)	
Interest received		169		712	
Net cash used in investing activities			(4,331)		(17,883)
Financing activities					
Repayment of bank loans		(6,000)		(26,680)	
Net cash used in financing activities			(6,000)		(26,680)
Net increase in cash and cash equivalents			320,114		15,602
Cash and cash equivalents at beginning of year			325,439		309,837
Cash and cash equivalents at end of year			645,553		325,439

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Save the Family Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Cotton Hall Farm, Cotton Lane, Cotton Edmunds, Chester, Cheshire, CH3 7PZ.

1.1 Accounting convention

These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102.

1.2 Going concern

At the time of approving the financial statements, the board of trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the board of 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 board of trustees in furtherance of their charitable objectives.

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

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 or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is expended in the year as agreed within the terms of the grant.

1.5 Resources expended

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.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, 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	straight line over 50 years and 75 years
Fixtures, fittings & equipment	15% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 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.

1.8 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.

1.9 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.

1.10 Retirement benefits

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

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the board of trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and gifts	83,613	1,472	85,085	76,202
Legacies receivable	-	-	-	6,145
Grants	86,594	556,178	642,772	407,690
	<u>170,207</u>	<u>557,650</u>	<u>727,857</u>	<u>490,037</u>
For the year ended 31 March 2020	<u>126,047</u>	<u>363,990</u>		<u>490,037</u>
Covid Emergency Funding				
Homeless Link	-	91,000	91,000	-
Charities Aid Foundation	-	80,534	80,534	-
HM Government and The National Lottery	-	66,507	66,507	-
Cheshire Community Foundation	-	7,047	7,047	-
Lloyds React Fund	-	10,547	10,547	-
Steve Morgan Foundation	-	30,000	30,000	-
Government Rate Relief Grant	25,000	-	25,000	-
Job Retention Scheme	19,094	-	19,094	-
	<u>44,094</u>	<u>285,635</u>	<u>329,729</u>	<u>-</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

3 Donations and legacies	(Continued)			
	Unrestricted funds	Restricted funds	Total 2021	Total 2020
Grants receivable for core activities				
Oak Foundation Grant	38,500	-	38,500	39,000
St Bridget's Trust	4,000	-	4,000	2,000
Maria Marina	-	55,000	55,000	75,000
BBC Children in Need	-	51,266	51,266	15,555
Barbara Ward Children's Foundation	-	5,000	5,000	5,000
Charles Hayward Foundation	-	10,000	10,000	10,000
Sir Donald and Lady Edna Wilson Trust	-	35,000	35,000	35,000
National Lottery Community Fund	-	65,106	65,106	15,639
Lloyds Bank Foundation	-	30,000	30,000	45,000
Edsential	-	6,033	6,033	5,769
Help the Homeless	-	600	600	2,347
Cash for Kids	-	910	910	3,000
Screwfix Foundation	-	5,000	5,000	-
Aviva Crowdfund	-	4,628	4,628	-
Money Supermarket	-	1,000	1,000	-
Healthbox	-	1,000	1,000	-
Steve Morgan Foundation	-	-	-	9,166
St James' Place	-	-	-	9,513
Garfield Weston Foundation	-	-	-	60,000
Marjory Boddy Charitable Trust	-	-	-	10,000
Ursula Keyes	-	-	-	8,008
The Pilkington Charities Fund	-	-	-	5,000
The Clothworkers' Foundation	-	-	-	15,000
The Morrison's Foundation	-	-	-	12,698
The Toy Trust	-	-	-	2,000
National Lottery Awards for All (Wales)	-	-	-	9,995
National Lottery Awards for All (England)	-	-	-	10,000
E L Rathbone	-	-	-	3,000
	42,500	270,543	313,043	407,690
	42,500	270,543	313,043	407,690

As a result of COVID-19 emergency funding received during the year, there was a considerable shift in expenditure from unrestricted to restricted funds which will reverse in the forthcoming year.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

4 Charitable activities

	Family activities 2021 £	Family activities 2020 £
Housing benefit income	200,226	228,028
Utilities income	28,323	34,714
Income from sales	2,635	1,935
	<u>231,184</u>	<u>264,677</u>

5 Fundraising income

	Unrestricted funds general 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Fundraising income	13,212	1,099	14,311	22,508
For the year ended 31 March 2020	<u>21,044</u>	<u>1,464</u>		<u>22,508</u>

6 Investments

	Unrestricted funds 2021 £	Total 2020 £
Interest receivable	169	712

7 Other income

	Unrestricted funds 2021 £	Total 2020 £
Rent received	158,967	160,829

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

8 Raising funds

	Unrestricted funds 2021 £	Total 2020 £
<u>Fundraising trading : Cost of goods sold and other costs</u>		
Function and fundraising costs	1,968	5,443
	<u>1,968</u>	<u>5,443</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

9 Charitable activities

	Unrestricted £	Restricted £	2021 £	2020 £
Staff costs	32,420	465,648	498,068	502,153
Depreciation and impairment	57,433	-	57,433	58,083
Equipment hire	9,082	-	9,082	8,664
Rent	11,303	11,750	23,053	23,555
Rates and water	-	-	-	6,442
Insurance	6,418	12,501	18,919	17,042
Light and heat	23,162	14,887	38,049	50,878
Repairs and renewals	30,278	57,830	88,108	52,958
Bad debts	5,373	-	5,373	5,056
Training	2,092	-	2,092	3,217
Activities and outings	153	5,107	5,260	6,823
Cleaning	304	111	415	449
Subscriptions	768	89	857	698
Sessional workers	11,238	1,770	13,008	42,255
General expenses (PPE)	46	2,376	2,422	-
Motor and travel	-	5,329	5,329	-
Charitable activities	<u>190,070</u>	<u>577,398</u>	<u>767,468</u>	<u>778,273</u>
Share of support costs	126,235	6,176	132,411	134,439
Share of governance costs	3,500	-	3,500	3,500
Support and governance costs	<u>129,735</u>	<u>6,176</u>	<u>135,911</u>	<u>137,939</u>
Total	<u>319,805</u>	<u>583,574</u>	<u>903,379</u>	
For the year ended 31 March 2020	<u>657,266</u>	<u>258,946</u>		<u>916,212</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

10 Support costs	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Staff costs	99,999	-	99,999	90,065	-	90,065
Office supplies and telephone	9,489	-	9,489	11,293	-	11,293
General expenses	244	-	244	1,523	-	1,523
Legal and professional	8,883	-	8,883	11,564	-	11,564
Motor and travel	2,282	-	2,282	10,263	-	10,263
Depreciation of tangible fixed assets	10,323	-	10,323	8,592	-	8,592
Profit on disposal of vehicles	-	-	-	(120)	-	(120)
Bank charges and interest	1,191	-	1,191	1,259	-	1,259
Audit fees	-	3,500	3,500	-	3,500	3,500
	<u>132,411</u>	<u>3,500</u>	<u>135,911</u>	<u>134,439</u>	<u>3,500</u>	<u>137,939</u>
Analysed between Charitable activities	<u>132,411</u>	<u>3,500</u>	<u>135,911</u>	<u>134,439</u>	<u>3,500</u>	<u>137,939</u>

Governance costs includes payments to the auditors of £3,500 (2020- £3,500) for audit fees.

11 Volunteers

The charity currently benefits from 20 active volunteers, 9 trustee volunteers and numerous hours supplied by corporate supporters.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

12 Employees

Number of employees

The average monthly number of employees during the year was:

	2021	2020
	Number	Number
Families Team	13	11
Children/Youth	3	4
Estate management	2	3
Management and administration	4	4
	<u>22</u>	<u>22</u>

Employment costs

	2021	2020
	£	£
Wages and salaries	567,076	562,969
Social security costs	20,038	18,547
Other pension costs	10,953	10,702
	<u>598,067</u>	<u>592,218</u>

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

13 Other

	2021	2020
	£	£
Endowment fund freehold property depreciation	34,494	34,494
	<u>34,494</u>	<u>34,494</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

14 Tangible fixed assets

	Land and buildings £	Fixtures, fittings & equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2020	6,302,010	307,832	91,469	6,701,311
Additions	-	-	4,500	4,500
At 31 March 2021	6,302,010	307,832	95,969	6,705,811
Depreciation and impairment				
At 1 April 2020	1,400,757	293,642	77,524	1,771,923
Depreciation charged in the year	91,927	4,549	5,774	102,250
At 31 March 2021	1,492,684	298,191	83,298	1,874,173
Carrying amount				
At 31 March 2021	4,809,326	9,641	12,671	4,831,638
At 31 March 2020	4,901,253	14,190	13,945	4,929,388

15 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	6,293	27,654
Other debtors	4,995	4,500
Prepayments and accrued income	14,086	11,429
	25,374	43,583

16 Loans and overdrafts

	2021 £	2020 £
Other loans	2,494,197	2,500,197
Payable within one year	21,784	26,680
Payable after one year	2,472,413	2,473,517

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

17 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Other loans	16	21,784	26,680
Other taxation and social security		18,841	11,444
Trade creditors		22,367	15,924
Other creditors		3,695	1,674
Accruals and deferred income		8,974	7,327
		<u>75,661</u>	<u>63,049</u>

18 Creditors: amounts falling due after more than one year

	Notes	2021 £	2020 £
Other loans	16	<u>2,472,413</u>	<u>2,473,517</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Endowment funds		Total	
	2021	2021	2021	2021	2021	2021	2021	2021	2020	2020
	£	£	£	£	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:										
Tangible assets	3,713,778	-	-	1,117,860	4,831,638	3,777,034	-	1,152,354	4,929,388	
Current assets/(liabilities)	253,366	210,000	131,900	-	595,266	(25,752)	176,725	-	305,973	
Long term liabilities	(2,472,413)	-	-	-	(2,472,413)	(2,473,517)	-	-	(2,473,517)	
	<u>1,494,731</u>	<u>210,000</u>	<u>131,900</u>	<u>1,117,860</u>	<u>2,954,491</u>	<u>1,277,765</u>	<u>176,725</u>	<u>1,152,354</u>	<u>2,761,844</u>	

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

20 Movement in funds

	At 1.4.20	Income	Expenditure	Transfers	At 31.3.21
	£	£	£	£	£
Unrestricted income fund	1,277,765	573,739	(321,773)	(35,000)	1,494,731
Designated funds:					
Fundraising Contingency Provision	125,000	-	-	55,000	180,000
Sinking Funds	30,000	-	-	-	30,000
	155,000	-	-	55,000	210,000
Restricted funds					
a. Family and Children's Activities	1,375	10,130	(3,383)	-	8,122
b. Maria Marina Foundation Parenting Project	24,148	40,000	(64,148)	-	-
c. Resident Welcome Hub Project	10,000	-	(7,852)	-	2,148
d. George Speed Memorial Fund	1,650	-	-	-	1,650
e. Children & Young People Wellbeing Project	10,970	56,266	(51,604)	-	15,632
f. Family Friend Fund	25,187	10,000	(27,633)	-	7,554
g. Safeguarding Manager Fund	14,396	35,000	(27,593)	-	21,803
h. Family Mentoring Outreach Project	15,367	65,106	(55,511)	-	24,962
i. Lloyds Bank Foundation	-	40,547	(40,547)	-	-
j. Garfield Weston Foundation	40,000	-	-	(20,000)	20,000
k. Edsential Summer Programme	-	6,032	(6,032)	-	-
l. IT Hardware Fund	9,770	15,000	(9,770)	-	15,000
m. Facilities and Refurbishment Fund	5,000	5,600	(7,693)	-	2,907
n. Vehicle Fund	8,498	-	(2,114)	-	6,384
o. Trim Trail Fund	5,000	-	(5,000)	-	-
p. Youth Project (Wales)	1,304	-	(1,304)	-	-
q. Youth Project (England)	4,060	-	(2,550)	-	1,510
r. Steve Morgan Foundation	-	30,000	(30,000)	-	-
s. HM Government and The National Lottery	-	66,507	(66,507)	-	-
t. Homelessness Response Fund	-	91,000	(86,772)	-	4,228
u. Charities Aid Foundation	-	80,534	(80,534)	-	-
v. Cheshire Community Foundation	-	7,027	(7,027)	-	-
	176,725	558,749	(583,574)	(20,000)	131,900

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

20 Movement in funds	At 1.4.20	Income	Expenditure	Transfers	(Continued) At 31.3.21
Endowment funds					
Plas Bellin	725,180	-	(22,516)	-	702,664
Morgan Cottages	95,426	-	(2,837)	-	92,589
Boswell Hall capital fund	331,748	-	(9,141)	-	322,607
	<u>1,152,354</u>	<u>-</u>	<u>(34,494)</u>	<u>-</u>	<u>1,117,860</u>
	<u>1,152,354</u>	<u>-</u>	<u>(34,494)</u>	<u>-</u>	<u>1,117,860</u>
TOTAL FUNDS	<u>2,761,844</u>	<u>1,132,488</u>	<u>(939,841)</u>	<u>-</u>	<u>2,954,491</u>

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

21 Movement in funds - continued

- a. Family & Childrens Activities - donations and income raised towards family outings and activities onsite that include donations from individuals as well as the following;
Healthbox - £1,000 towards the cost of activities and healthy dinners during school holidays.
Money Supermarket - £1,000 towards christmas boxes and food over the Christmas period.
Cash for Kids - £910 towards fun activities and Christmas gifts for the children.
Aviva Crowd fund - £4,628 to fund a 'break out' area for our young people on-site.
- b. The Family Mentoring & Parenting Project - funded by The Maria Marina Foundation over 2 years totalling £170,000 that included a further £40,000 extension to continue project delivery during the Pandemic.
- c. The Maria Marina Foundation's 10th Year Anniversary Programme awarded £10,000 to fund the Resident Welcome Hub area.
- d. George Speed Memorial Fund - £1,650 received towards a memorial to the Late George Speed; Co-founder of Save the Family Ltd.
- e. The Children and Young People Wellbeing Project is funded by the following;
BBC Children in Need have granted funding towards the project over 3 years totalling £103,704.
Barbara Ward Children's Foundation granted £10,000 over two years towards a Mentor salary.
St James's Place have granted a £9,513 contribution towards a Mentor.
- f. The Family Friend Project has been funded by the following;
The Greif Packaging Charitable Trust granted £40,592 to fund a Family Friend post over 2 years.
The Charles Hayward Foundation have granted £20,000 contribution towards a Family Friend post over 2 years.
- g. The Safeguarding Manager Fund has been granted £35,000 per year, for 3 years, from The Sir Donald & Lady Edna Wilson Trust.
- h. The Family Mentoring Outreach Project has been granted £224,441 over 3 years from The National Lottery Community Fund.
- i. The Lloyds Bank Foundation have granted core funding over 3 years totalling £100,000, with an additional £10,547 awarded from their React fund towards the additional costs to create a 'Covid Safe' site.
- j. Garfield Weston have granted core funding over 3 years totalling £60K.
- k. The Edsential Summer Programme totalling £6,033, provided activities and healthy eating over the summer for families on-site.
- l. IT Hardware Fund has been supported as follows;
£10,000 received from The Marjorie Boddy Charitable Trust to fund an IT system upgrade.
£15,000 received from Maria Marina towards the cost of Faster Broadband Connectivity on-site.
- m. The Facilities and Refurbishment Fund received the following;
£5,000 from Screwfix towards general maintenance costs.
£600 from Help the Homeless towards flooring
- n. The Vehicle Fund has received grants from the following;
£15,000 from The Clothworkers' Foundation towards a people carrier vehicle to transport the families.
£12,698 from The Morrisons Foundation towards a people carrier vehicle and associated costs.
- o. The Trim Trail Fund has received grants from the following;
£2K from The Toy Trust.
£3K from Cash for Kids.
- p. National Lottery Awards for All (Wales) granted £9,995 to fund The Green Dot Youth Project at our JB Hall site in North Wales.
- q. National Lottery Awards for All (England) granted £10,000 to fund the Drama project for our young people at Cotton Hall.
- r. Steve Morgan Foundation granted a total of £30,000 of Covid 19 Emergency funding to help with financial stability during the Pandemic.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

21 Movement in funds - continued (Continued)

- s. HM Government in Partnership with The National Lottery granted £66,507 Covid19 Emergency funding towards operational costs over a 6 month period during the Pandemic.
- t. The Homeless Link granted £91,000 Covid19 Emergency funding to cover costs to give financial stability during Covid19 Pandemic.
- u. The CAF Resilience fund of £80,534 funded key mentor and support staff during the pandemic.
- v. Cheshire Community Fund donated £7,047 that provided IT equipment and furniture within the resident hub to help families improve their connectivity with the outside world during the pandemic.

22 Cash generated from operations	2021	2020
	£	£
Surplus/(deficit) for the year	192,647	(17,386)
Adjustments for:		
Investment income recognised in statement of financial activities	(169)	(712)
Depreciation and impairment of tangible fixed assets	102,250	101,170
Movements in working capital:		
Decrease/(increase) in debtors	18,209	(17,965)
Increase/(decrease) in creditors	17,508	(4,942)
Cash generated from operations	330,445	60,165

23 Securities and charges

The banking facility is secured by way of a fixed charge in favour of HSBC bank on the property Plas Bellin.

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	85,085	66,587
Legacies	-	6,145
Grants	642,772	407,690
	<u>727,857</u>	<u>480,422</u>
Activities for generating funds		
Fundraising income	14,311	22,508
Investment income		
Deposit account interest	169	712
Incoming resources from charitable activities		
Housing benefit – Cotton Hall	200,226	228,028
Amenities	28,323	34,714
Income from sales	2,635	11,550
	<u>231,184</u>	<u>274,292</u>
Other incoming resources		
Rent income	158,967	160,829
	<u>1,132,488</u>	<u>938,763</u>
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Function & fundraising costs	1,968	5,443
Charitable activities		
Wages	498,068	502,153
Hire of plant and machinery	9,083	8,672
Rent expense	23,053	23,555
Rates and water	-	6,442
Insurance	18,919	17,042
Light and heat	38,049	50,878
Repairs and renewals	88,108	52,958
Training	2,092	3,217
Activities & outgoings	5,260	6,823
	<u>682,632</u>	<u>671,740</u>
Carried forward	682,632	671,740

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Brought forward	682,632	671,740
Sessional workers	13,008	42,255
Cleaning	415	449
Subscriptions	857	698
Freehold property depreciation	91,927	92,569
	<u>788,839</u>	<u>807,711</u>
Governance costs		
Auditors' remuneration	3,500	3,500
	<u>3,500</u>	<u>3,500</u>
Support costs		
General office & finance staff	99,999	90,065
Office supplies & telephone	10,680	12,552
General expenses (including PPE 2021)	2,666	1,523
Legal and professional	8,883	11,564
Bad debts	5,372	5,056
Motor expenses	7,611	10,263
Fixtures and fittings and motor vehicle depreciation	10,323	8,472
	<u>145,534</u>	<u>139,495</u>
Total resources expended	939,841	956,149
Net expenditure	<u>192,647</u>	<u>(17,386)</u>