

**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 31<sup>st</sup> 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 <sup>st</sup> 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 <sup>th</sup> December 2023
Ruth Ankers	Trustee	Families	
Janet Butler	Trustee	Families (Chair)	
Matthew Adam	Trustee	Families	
Kelly Whalley	Trustee	Corporate	Resigned 27 <sup>th</sup> July 2023
Lindsay Tanner	Trustee	Families	Appointed 13 <sup>th</sup> 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**

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#### **STRUCTURE GOVERNANCE AND MANAGEMENT**

##### **Governing Document**

Save the Family is a Charitable Company limited by guarantee, incorporated on 24<sup>th</sup> April 1985 and registered as a charity on 5<sup>th</sup> June 1985. The Company is governed by the Memorandum and Articles of Association originally dated 29<sup>th</sup> March 1985 and most recently revised and adopted at the 2012 AGM on 20<sup>th</sup> 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 1<sup>st</sup> April 2023 to 31<sup>st</sup> 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

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### 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

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### 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 reprovision 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

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### **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**

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

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#### **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

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### 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

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#### 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**

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#### **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

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#### 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

		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	£	2024	£	2023	£	2023	£	2023	£	2023	£
Notes																			
Income and endowments from:																			
Donations and legacies	3	429,045	-	-	-	187,611	-	-	-	616,656	-	292,886	-	-	143,818	-	-	436,704	-
Charitable activities																			
Family activities	4	241,407	-	-	-	-	-	-	-	241,407	-	211,649	-	-	-	-	-	211,649	-
Fundraising income	5	14,034	-	-	-	-	-	-	-	14,034	-	18,387	-	-	1,969	-	-	20,356	-
Investments	6	11,168	-	-	-	-	-	-	-	11,168	-	2,498	-	-	-	-	-	2,498	-
Rent received		57,957	-	-	-	-	-	-	-	57,957	-	158,210	-	-	-	-	-	158,210	-
Total income		753,611	-	-	-	187,611	-	-	-	941,222	-	683,630	-	-	145,787	-	-	829,417	-
Expenditure on:																			
Raising funds	7	1,308	-	-	-	-	-	-	-	1,308	-	3,985	-	-	-	-	-	3,985	-
Charitable activities		922,472	-	-	-	106,630	-	-	-	1,029,102	-	778,395	-	-	227,797	-	-	1,006,192	-
Other	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,494	34,494	-
Total resources expended		923,780	-	-	-	106,630	-	-	-	1,030,410	-	782,380	-	-	227,797	-	-	1,044,671	-
Net incoming/(outgoing) resources before transfers		(170,169)	-	-	-	80,981	-	-	-	(89,188)	-	(98,750)	-	-	(82,010)	-	-	(34,494)	(215,254)

# SAVE THE FAMILY LIMITED

## Statement of financial activities (continued) FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds		Unrestricted funds designated		Restricted funds		Endowment funds		Total		Unrestricted funds general		Unrestricted funds designated		Restricted funds		Endowment funds		Total	
	Notes	2024	£	2024	£	2024	£	2024	£	2024	£	2023	£	2023	£	2023	£	2023	£	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)		-		-		-		-		-		-	
<b>Net movement in funds</b>		2,138,163		295,385		80,981		(1,048,874)		1,465,655		(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	
<b>Fund balances at 31 March 2024</b>		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.

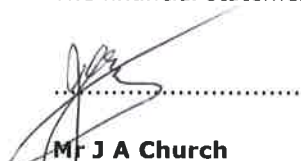
# SAVE THE FAMILY LIMITED

## Balance sheet

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	14		3,264,066		4,613,351
<b>Current assets</b>					
Debtors	15	27,469		49,965	
Cash at bank and in hand		857,424		453,596	
		<u>884,893</u>		<u>503,561</u>	
<b>Creditors: amounts falling due within one year</b>	17	<u>(38,514)</u>		<u>(53,061)</u>	
Net current assets			846,379		450,500
<b>Total assets less current liabilities</b>			4,110,445		5,063,851
<b>Creditors: amounts falling due after more than one year</b>	18		-		(2,419,061)
<b>Net assets</b>			<u>4,110,445</u>		<u>2,644,790</u>
<b>Capital funds</b>					
Endowment funds			-		1,048,874
<b>Income funds</b>					
Restricted funds			127,340		46,359
Designated funds			505,385		210,000
General funds			<u>3,477,720</u>		<u>1,339,557</u>
			<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 £	£
<b>Cash flows from operating activities</b>					
Cash generated from/(absorbed by) operations	22		1,688,398		(135,089)
<b>Investing activities</b>					
Proceeds from disposal of tangible fixed assets		1,150,000		-	
Investment income received		11,167		2,498	
<b>Net cash generated from investing activities</b>			1,161,167		2,498
<b>Financing activities</b>					
Repayment of bank loans		(2,445,737)		(26,676)	
<b>Net cash used in financing activities</b>			(2,445,737)		(26,676)
<b>Net increase/(decrease) in cash and cash equivalents</b>			403,828		(159,267)
Cash and cash equivalents at beginning of year			453,596		612,863
<b>Cash and cash equivalents at end of year</b>			857,424		453,596



# SAVE THE FAMILY LIMITED

## Notes to the financial statements

### FOR THE YEAR ENDED 31 MARCH 2024

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#### 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

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### 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>
<b>For the year ended 31 March 2023</b>	<u>292,886</u>	<u>143,818</u>		<u>436,704</u>
<b>Grants receivable for core activities</b>				
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	<u>14,034</u>	<u>-</u>	<u>14,034</u>	<u>20,356</u>
<b>For the year ended 31 March 2023</b>	<u>18,387</u>	<u>1,969</u>		<u>20,356</u>

### 6 Investments

	Unrestricted funds 2024 £	Total 2023 £
Interest receivable	<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	1,308	3,985
Function and fundraising costs	<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
<b>Charitable activities</b>	<b>760,788</b>	<b>106,630</b>	<b>867,418</b>	<b>834,001</b>
Share of support costs	157,684	-	157,684	168,411
Share of governance costs	4,000	-	4,000	3,780
<b>Support and governance costs</b>	<b>161,684</b>	<b>-</b>	<b>161,684</b>	<b>172,191</b>
<b>Total</b>	<b>922,472</b>	<b>106,630</b>	<b>1,029,102</b>	
<b>For the year ended 31 March 2023</b>	<b>778,395</b>	<b>227,797</b>		<b>1,006,192</b>

# 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:

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

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

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

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

# 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)	-
Cash received	473,452	-
	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)	-
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 2024

### 14 Tangible fixed assets

	Land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
<b>Cost</b>				
At 1 April 2023	6,302,010	307,832	95,969	6,705,811
Disposals	(2,246,418)	-	-	(2,246,418)
At 31 March 2024	4,055,592	307,832	95,969	4,459,393
<b>Depreciation and impairment</b>				
At 1 April 2023	1,692,226	305,389	94,844	2,092,459
Depreciation charged in the year	54,843	1,239	1,125	57,207
Eliminated in respect of disposals	(954,339)	-	-	(954,339)
At 31 March 2024	792,730	306,628	95,969	1,195,327
<b>Carrying amount</b>				
At 31 March 2024	3,262,862	1,204	-	3,264,066
At 31 March 2023	4,609,784	2,443	1,124	4,613,351

### 15 Debtors

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

### 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	
	2024	2024	2024	2024	2024	2024	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	127,340	-	-	846,379	194,141	210,000	-	450,500
Long term liabilities	-	-	-	-	-	-	(2,419,061)	-	-	(2,419,061)
	<u>3,477,720</u>	<u>505,385</u>	<u>127,340</u>	<u>-</u>	<u>-</u>	<u>4,110,445</u>	<u>1,339,557</u>	<u>210,000</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 £
<b>General funds</b>	1,339,557	2,524,652	(1,139,978)	753,489	3,477,720
<b>Designated funds:</b>					
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
<b>Restricted funds</b>					
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
<b>Endowment funds</b>					
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)	-
<b>TOTAL FUNDS</b>	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)
<b>Cash generated from/(absorbed by) operations</b>	<b>1,688,398</b>	<b>(135,089)</b>

