

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

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 leaning 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 general	Unrestricted funds designated	Restricted funds	Total Unrestricted funds general	Unrestricted funds designated	Restricted funds	Endowment funds	Total
		2025	2025	2025	2025	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 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 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

		2025	2024
	Notes	£	£
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			682,655		857,424

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>-</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

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
At 31 March 2025	<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
At 31 March 2025	<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 Houshold 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