

Charity Registration No. 516484

Company Registration No. 1908006 (England and Wales)

SAVE THE FAMILY LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020



Chester House, Lloyd Drive, Cheshire Oaks Business Park, Ellesmere Port, Cheshire CH65 9HQ

SAVE THE FAMILY LIMITED

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SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2020

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 2020. 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 are as follows:

Name	Position	Sub Committee Membership	Notes
John Church	Chairman		
Victor Bodger	Treasurer	Finance, Audit & HR (Chair)	
Janet Butler	Trustee	Fundraising and Marketing	
Robert Burgess	Trustee	Fundraising and Marketing (Chair)	
Suzanne Booth	Trustee	Finance, Audit & HR	
Rory Lea	Trustee	Finance, Audit & HR	
Christina Upton	Trustee	Families (Chair)	
Ruth Ankers	Trustee	Families	
Matthew Adam	Trustee	Families	
Lesley Smith	Trustee	Families	Appointed 2nd September 2019
Nigel Bruce	Trustee	Asset Portfolio	Appointed 22nd October 2019
Sarah Lavender	Trustee		Resigned 16th April 2019

CEO

Having been appointed as General Manager on 26th February 2019 and after a review of her first year as General Manager; Tracy was appointed as Chief Executive of Save the Family in early March 2020.

Appointment of Trustees

During this financial year Lesley Smith and Nigel Bruce were appointed as Trustees to Save the Family.

Auditors

Morris & Co, Chartered Accountants, Registered Auditors, Chester House, Lloyd Drive, Cheshire Oaks Business Park, Ellesmere Port, Cheshire, CH65 9HQ.

Solicitors

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

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

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

Trustees should be:

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

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

- Finance and Human Resources
- Marketing and Fundraising
- Families

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

During the last year, the charity's governance structure was streamlined through the combination of the separate Finance and Human Resources Committee to form one new Finance/Human Resources Committee.

Remuneration of Trustees

No payment has been made to any Trustee during the period 1st April 2019 to 31st March 2020.

Induction and Training of Trustees

A comprehensive induction is provided to newly appointed Trustees including:

- Provision of the Charity Commission publication 'The Essential Trustee', Memorandum and Articles of Association, Terms of reference, Mission Statement, Business Plan and most recent Annual Report and Accounts.
- Familiarisation tour of Cotton Hall and the opportunity to meet staff and residents
- Update about the Business Plan and progress with key objectives
- Review of any specific training requirements
- Attendance at training delivered by Brabners 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 Chairperson, a Deputy Chairperson, a Treasurer and a Company Secretary. The appointment of a Deputy Chair is to be taken forward by the Board in the near future now that Trustee recruitment is nearing completion.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

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.

Public Benefit

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

OBJECTIVES AND ACTIVITIES

Purpose and Aims

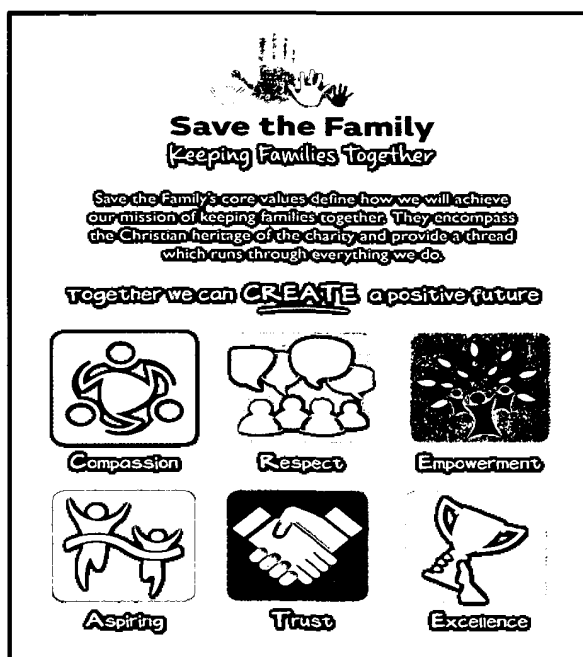
Save the Family has a unique mission and set of core values which were the result of an engagement process with Trustees, team members and residents. The mission and core values are embedded throughout everything the charity does.

Mission:

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

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

Our Values:



SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

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 its mission and core values, the charity works with troubled families who have often not had the fundamental problems of their lives properly addressed. Through family mentoring, it works alongside parents to help them establish routines in order to maintain a good home and to exercise their parental responsibilities for their children properly. The charity works closely with a range of external agencies who provide other specialised interventions. "Move on" plans are developed soon after the family joins the community at Cotton Hall and families are prepared and empowered to live independent lives back in the wider community again.

Progress during 2019-2020

The 2019-2020 business year has been one of consolidation of our governance and management structure following changes that commenced during the previous financial year. We recruited a new General Manager (now CEO) in February 2019 and saw the Board strengthen its membership with two new Trustees, Lesley Smith, and Nigel Bruce. Our operational focus has been to embed some of the key actions we committed to at the start of 2019.

A key priority for us was to create a more structured framework around our fundraising agenda. The team approach we established during 2018-2019 has become embedded in terms of practice and understanding. The Funding Project Group meets regularly and reviews the funding pipeline alongside opportunities which we carefully select using criteria that only includes funds that would enable us to deliver either our Core Service or Central Costs. Building upon last year's grant funding and this year's confident approach we have been able to secure an additional £332k of grant funding which includes a capital grant for a new vehicle. This is a significant achievement given the size of the team.

As planned, we have recruited a Safeguarding Manager who is developing mechanisms for the internal scrutiny of safeguarding across the site. This is assisting us as we review our core Family and Children's services in that we are able to embed learning in our new approach to delivering our service. Family and Children's Mentoring is core to Save the Family's mission and in order to maintain the stability of the charity, it is important that this service is developed to its best potential before any new services are put in place. This has been a key objective for delivery during 2019 – 2020.

Our intention is to deliver a service shaped by sector-leading good practice with a view to developing a reputation for service excellence. The review began in 2019 and the first phase has been to ensure that we have an effective team structure in place. Rather than having two separate teams; Families team and Children's team, we will have one team led by a Mentoring Services Manager. This will provide a clear framework to deliver our service. During 2020-21 we will move forward by focusing on policies and practice that ensures we apply a methodology that recognises those traumas that families and children have experienced.

Through 2020 and beyond the lifecycle of this plan, we will continue to place our **"Families at the Heart of What We Do"** and demonstrate our achievements through a performance culture that will continually improve our offer.

Our focus will be to.

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

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Finance and Fundraising

2019 – 2020 began on a more stable financial footing continuing the strategic objective, to achieve greater financial security, through fundraising, maximising revenue and minimising expenditure where possible. Alongside this, a revised fundraising plan was put in place that included a live pipeline of bids linked to core funding priorities.

The charity's budget for 2019-2020 was dependent on closing a £372K funding gap. During the year we managed to secure some significant funding covering multiple years and although we end the year with a £57K funding gap, we enter 2020–2021 in a more positive position with an additional £109K funding for the next year secured through grants.

The designated fund created last year, as a valuable contingency should financial challenges arise, was utilised to replace the shortfall in the funding gap.

The year ended with a deficit of £34.5K for income and expenditure, however, this was better than budget set at the beginning of the year due to significant savings in expenditure and major grants awarded towards the core work that include, £65K from The Maria Marina Foundation, £45K from Lloyds Bank Foundation and £39K from The Oak Foundation.

SIB Loan and Plas Bellin

Resolving the position with the SIB loan was a key objective for 2018-2019 and this established a positive situation as we moved into 2019-2020.

With the valued support of Gordon Muir from SIB and their consultant Peter Phillips we began 2019 – 2020 with the following assurance that.

- Save the Family will retain Plas Bellin and continue to rent it to the current lessee for up to a further 3 years from March 2019. The terms of the lease arrangement will be the same as previously, including an 18-month break clause and provision for six months' notice either way. If the lessee is unable to continue the arrangement for 3 years, and if no other lessee can be found, Plas Bellin would be put up for sale.
- A further three years of the interest free arrangement on the Future Builders England loan has been agreed, subject to the commencement of capital repayments of 25% of the value of the ongoing annual rental income (minimum £25,000 per year). This repayment plan began during 2019.

This was a positive step forward; providing Save the Family with the assurance that the risk associated with the outstanding loan is effectively managed for the next three years whilst also maintaining a very positive relationship with SIB. In the longer term, a resolution with regard to the outstanding loan balance will need to be reached in conjunction with SIB. It has also enabled us to move forward with SIB in obtaining agreement for us to carry out an options appraisal on our Plas Bellin site which will inform our longer-term strategy.

We have continued our dialogue with Social Investment Business regarding the Future Builders (England) loan. Through an 'in kind' benefit available to us, after successfully securing £100k funding from the Lloyds Foundation, we are undertaking feasibility studies around our site at Plas Bellin which provides the security for that loan. This activity will cross into the 2020-2021 business year and when complete will enable the Trustees to explore or rule out a range of options for the site. Save the Family has a current level of assurance around the security of the asset. Following the arrangement made during 2018- 2019, there will be a further two more years of the interest free arrangement on the loan. This is subject to the commencement of capital repayments of 25% of the value of the ongoing annual rental income (minimum £25,000 per year) which is underway.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Organisation Structure

In February 2019, Save the Family appointed a new General Manager, Tracy White, which supported the implementation of the second phase of our Service Review. The initial focus had seen the implementation of aspects of a new organisational structure.

This next phase is the critical Family and Children's Service Review. During the latter part of the 2019-2020 financial year we completed the team structure review and are implementing changes to that aspect. As we move into 2020-2021, we will be evaluating "how" we deliver our services and what we will use as a benchmark for standards moving forward.

The charity has developed a well-planned governance structure in order to manage its programme of business. The Board of Trustees has three main Sub Committees with a focused remit.

- Finance, HR & Health and Safety
- Families – incorporating safeguarding and complaints
- Fundraising, PR and Marketing

To support the business agenda, we have a highly skilled and experienced Board of Trustees who provide additional support in guiding the business, oversight of all areas of business risk and supporting our stakeholder and reputational development.

Service Delivery

- The aims for our Core Service Delivery during 2019-2020 were:
- Maximise Occupancy
- Develop effective Planned Move-on practices
- Prioritise Bespoke Journey Plans for all families responding to need and aspiration
- Implement a safeguarding improvement plan with the support of CWAC

Notable outcomes for the team during 2019-2020 include:

- As at 31st March 2020, occupancy was at 85% against a target of 90%. This is going to be a core objective for the Mentoring and Facilities team to ensure we achieve maximum occupancy alongside efficient property turnaround times. The team remains vigilant about achieving the occupancy target through a robust referrals process.
- Stronger relationships have been made between Save the Family and external housing providers and agencies ensuring that we have a wider range of opportunities for our families.
- The introduction of a personalised journey plan for the families allows for a much more bespoke service. This also enables us to understand our resource requirement throughout the year. For example, we now understand, based upon our data that we require an additional number of staff, trained to deliver the Gateway Programme for families fleeing domestic violence. This forms part of the department training plan for 2020.

We have a positive working relationship with Cheshire West and Chester (CWAC) as a result of support and engagement with managers from CWAC's Early Help team which focused on enhancing our safeguarding framework and our delivery with "Team Around the Family".

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

Partnerships and Networking

Throughout 2019 and into 2020 we have continued our focus on developing meaningful engagement and partnerships. Regular engagement with a number of agencies and bodies has enabled us to ensure that we are profiling the nature of what we do and highlighting the needs of our client groups.

Our multi-agency working includes representation and membership with Cheshire West Voluntary Action, continued engagement with the Poverty Truth Commission along with ongoing links to the Centre for Social Justice. We have engaged in a number of speaking engagements throughout the year throughout the community and faith sector.

A shift during 2019 has been the focus we have given to enabling conferences and corporate engagements to take place in Cotton Hall where we have welcomed a number of organisations and community groups. Being able to interact with these organisations has enabled us to raise our profile and create a broader understanding of what we do and where we do it.

PR and Marketing

A detailed marketing strategy has previously been developed with pro bono consultancy support provided by the Cranfield Trust. This is currently under review as we work with specialist support to weave in the impact Social Media now has on such strategies. We recognise that this is a business-critical issue and so during the last six months we have invested our resources in this area. We have been developing a growing profile on media platforms such as Twitter, whilst at the same time reviewing and upgrading our website.

Our key focus in this area is to ensure that we are demonstrating cohesive Brand marketing so that our presence is recognisable. Given the business need we have increased our resources to drive this forward. We have recently been supported by Chester University who have sponsored a one month project to deliver content for our platforms.

This initiative is to assist us in developing a clearer understanding of our audience which will enable us to target market more effectively and to enable us to extend our reach. The outcomes are being evaluated and we will apply the learning from this.

Volunteering

Throughout 2019 and into January 2020 we continued to benefit from the commitment of individual and corporate volunteers. The funding we had secured for the Volunteer Co-ordinator post ran out in June 2019 and as indicated last year we have committed to retaining this resource and seek alternative funding for the post. The range of activities delivered by this very valuable group include IT, crafts, homework support, facilities support, befriending and nurturing support alongside some very positive corporate and schools volunteering projects.

As 2020 introduced Covid-19 into our lives we took the decision to close our site to all non-essential visitors in order to keep our families, volunteers and staff safe. This included asking our volunteers to stay away. We welcome a time when it will be safe to bring our volunteers back.

Facilities

We have been working hard to ensure that our cyclical maintenance commitments at Cotton Hall are carried out in line with our lease requirements. This has included external painting and a front door replacement programme which involves changing the original soft wood doors with hard wood. Although this is an expensive project, we are phasing it over three years and expect it to be of ongoing long term value. There has been a busy entry into 2020 as we drive forward our Covid-19 responsiveness with the introduction of site signage, sanitiser stations and our aim to be a Covid-19 Safe Site, which we have succeeded in doing. The only negative impact has been the delay to some other projects as we have a limited team.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

One area that commenced in 2019/20 was the redevelopment of the 'South Barn' offices that house our Mentors team. Funding secured by an external benefactor has enabled us to revamp our reception to be a much more welcoming space for our families. This project will continue into 2020.

Systems and Processes

During 2019, we carried out a review of our IT requirements with our service provider where it became clear that we needed to improve our server situation. The recommendation is that we move from 6 old and "tired" units to 1 high specification unit. Following a successful funding bid to the Marjorie Boddy Charitable Trust, we have been able to begin the update of our IT infrastructure by purchasing the new server and moving to Win 10 and Office 365 across the organisation. We are reviewing our hardware provision based upon previous audits and seeking quotes for replacement desktop computers and laptops. As we exit 2019/20, we have been advised by one of our funding partners, Lloyds Bank Foundation, that we could qualify for additional support from them by means of a provision of reconditioned computers. This is a great opportunity to present to them a case for additional hardware.

We have purchased new HR software called "Breathe" which is already proving very beneficial in supporting our recruitment and training processes and carrying out standard HR practices which have previously been delivered manually. Breathe will also allow an element of Intranet capability. What remains our most critical need is to redouble our efforts to obtain the improvement of broadband facilities on site. With quotes in the region of £30k which are not currently affordable we must consider all available options to bring this to Cotton Hall. Failure to do so will have an impact on the long term quality of our service offer.

FINANCIAL REVIEW

Reserves Policy and Financial Position

The Reserves Policy adopted by the Trustees is to ensure that the level of unrestricted working capital maintained is equivalent to approximately three months of salaries, approximately £93K. The level of unrestricted working capital at 31st March 2020 was £129,248.

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

Principal Funding Sources

The only element of funding from government relates to Housing Benefit. The amount of Housing Benefit received in 2019/2020 amounted to £228,028

The principal restricted funding was from the following resources:

- Maria Marina Foundation £65,000 second payment of a total £130,000 grant to pay towards mentor posts for 2 years.
- BBC Children in Need Grant, £15,555 of at total £104,000 grant to fund a children and Young People's Wellbeing Project for 3 years.
- £45,000 of a total £100,000 grant from The Lloyds Bank Foundation towards core costs.

We are currently able to report that 40% of our staffing costs are funded through restricted funds.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

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 debentures 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.

AIMS AND OBJECTIVES FOR 2020-2021

Building upon the achievements made during the last three years we have a firm foundation to deliver the strategic priorities outlined in our 2020-2022 Business Plan. Our focus will be to continue the consolidation of our organisational performance, celebrating our successes and driving towards long term financial sustainability. Our next three years, as we move forward in our 2020-2022 business cycle, will underpin our "Journey to Excellence". This will result in a strengthening of our service framework, following our Operational Service Review carried out during 2019. Delivering our work through a Quality Assurance framework and driving strategic objectives and improvements throughout our services. We will place our "**Families at the Heart of What We Do**" and demonstrate our achievements through a performance culture that will continually improve our offer.

Our focus will be to:

Manage our organisational risk in light of Covid – 19

Covid – 19 presents a challenging risk for this and any other organisation. Throughout the early stage of the Pandemic we have taken a robust management approach in terms of managing the safety of our families and staff whilst closely reviewing the organisational financial risk. Key to the success of the steps we are taking is to consistently review risk and mitigate accordingly. Weekly risk reviews will take place with the Senior Management team and will include close scrutiny of prime factors including cash flow, funding opportunities and success rates alongside operational risk and safeguarding. A risk report will be circulated to Trustees regularly and any escalation of significant concern will be elevated to the Chair who may choose to invoke an emergency meeting.

Deliver excellent services to our families

As we move forwards into the first year of our three year business plan and the associated Journey to Excellence, we will be adjusting the operating structure to respond to identified need. To meet the challenges of this robust plan, achieve our objectives, manage risk through effective decision making and operational delivery we will be introducing a leaner senior management team structure. This will also create the added advantage of supporting the need for strong business continuity mechanisms and effective succession planning. The Chief Executive will be supported by two senior managers who will oversee key strategic areas of Business and Service Delivery. The Head of Finance and Resources and the Families Mentoring Manager will be responsible for these two respective portfolios.

A key objective for the coming year will be a continued roll out of outcomes following our strategic review of the core Family and Children's Mentoring services. The first phase, a review of roles and structures, commenced at the end of October 2019 and is almost complete. A combined delivery team of Families and Children's specialists will provide a more holistic service offer to the families. Ensuring that delivery is more cohesive and effective. Headed up by the Mentoring Operations Manager, the new role of "Children's Team Leader" will work directly with the "Families Team Leader" in delivering an effective and efficient service delivery framework that keeps our Families at the Heart of What We Do.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

During 2020-2022 we will embed the new structure and revised practices into our work which will be positively influenced by the "New Ways of Working" framework.

We will develop a fully integrated and targeted approach to working with children and families that is based on shared language, shared understanding and a consistent way of working that is mirrored across all services and agencies that work with children, young people and their families. The "Trauma Informed Practice" service methodology will be a key facet of our work, carried out by our mentoring teams, who are fully trained in delivery of the Solihull Approach. In support of this our Parenting Support programmes will feature significantly in our organisational priorities for 2020-2022 and onwards.

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

As an organisation in receipt of grant funding we must ensure that we are compliant with the regulatory frameworks of both the Charity Commission and Companies House, we must also be accountable to all organisations and people we work with. To be able to demonstrate the impact of our work more effectively we will introduce clear processes to be able to account fully as to our social, environmental and economic performance. This information is essential for planning future actions and improving performance. Individual and team objectives will be delivered to all teams and staff which will link directly into the Business Plan, so that everyone will know how they, personally, contribute to our organisational success. Realistic performance metrics will be established which will allow us to measure our direction of change and enable us to identify trends and areas for improvement.

Ensure that our operating model provides organisational sustainability

We will continue to prioritise our organisational sustainability by being clear about our operational and financial models of practice and continually evaluating and improving performance. In terms of the way we deliver our services, the direction will be shaped by current and future use of a methodology focused on Trauma Based Practice, Team around the Family (TAF) and similar multi-agency support models, via our delivery model which utilises the Solihull Approach. The restructure of our services based upon the 2018/19-19/20 service review, will deliver the operating framework for that focus. We must ensure that our service and organisational outcomes remain needs based and are able to respond to change as and when required. We will be a vibrant and resourceful organisation that will embrace partnerships that enable us to flourish within the structure of our charitable aims.

Firm relationships will develop throughout the Community Sector that will support our business and increase organisational opportunities for delivery. Opening channels of effective communication will promote a cross fertilisation of standards and ideas thereby increasing the quality and effectiveness of our service.

Developing a profile with local and national government agencies will serve to ensure that we are at the forefront of conversations that better identify and address the longer terms needs of vulnerable families within society. Promoting strong, effective Governance and Leadership and in so doing underscoring our reputational integrity.

Provide ongoing focus on developing long term financial sustainability

Whilst it is positive that a robust budget was in place for 2019-2020, backed by strong financial management, the fact that the charity still does not have a long term guaranteed and sustainable income stream remains a risk. In the absence of being commissioned for services, in the coming year, other options for securing additional income will be assessed and an action plan put in place through a refreshed fundraising strategy and pipeline.

SAVE THE FAMILY LIMITED

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

As part of this, opportunities are to be explored to:

- Build relationships with Local Authorities to determine whether commissioning is a possibility.
- Put in place the framework for a charging structure for 'one off purchases' in the absence of commissioned services. In this way, when referrals are received from social care, there can be a discussion about agreeing a charge for the provision of support on site, over and above residential accommodation the cost of which is covered by Housing Benefit.
- Work with Local Authorities to demonstrate the benefits of utilising Save the Family for emergency accommodation as an alternative to costly and inappropriate hotel provision.
- Review the feasibility of delivering community fund raising activity to generate income of £10,000 per month through events, fund raising campaigns and one-off donations.
- Generate more income from legacies by spreading the word about Save the Family's work.
- Build relationships with corporates in order to progress sponsorship and other income generation opportunities.

In summary, through the above actions, the aim is to build longer term financial security whilst continuing the positive work with Central Government in order that Save the Family can continue to influence at national level with the ultimate aim of securing funding and other support to secure the long-term future of the charity.

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 2020

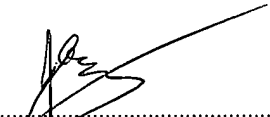
STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

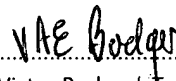
So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit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

AUDITORS

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

ON BEHALF OF THE BOARD:


.....
Mr J A Church - Chair of Trustees
Date: 30-11-20


.....
Mr Victor Bodger - Treasurer
Date:

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Opinion

We have audited the financial statements of Save the Family Limited (the 'charity') for the year ended 31 March 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of 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 2020 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the board of trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The board of trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

SAVE THE FAMILY LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

Matters on which we are required to report by exception

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

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

Responsibilities of board of trustees

As explained more fully in the statement of Trustees responsibilities, the board of trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the board of trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the board of trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the board of trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

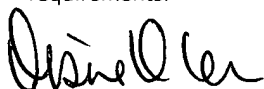
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://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.



Mrs D D Lea FCA, FCCA (Senior Statutory Auditor)

for and on behalf of Morris & Co

Chartered Accountants

Statutory Auditor

4 December 2020.

Chester House
Lloyd Drive
Cheshire Oaks Business Park
Ellesmere Port
Cheshire
CH65 9HQ

Morris & Co is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006

SAVE THE FAMILY LIMITED**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 31 MARCH 2020**

		Unrestricted funds general 2020	Unrestricted funds designated 2020	Restricted funds 2020	Endowment funds 2020	Total 2020	Unrestricted funds general 2019	Unrestricted funds designated 2019	Restricted funds 2019	Endowment funds 2019	Total 2019
Notes		£	£	£	£	£	£	£	£	£	£
Income and endowments from:											
Donations and legacies	3	116,432	-	363,990	-	480,422	278,146	-	226,810	-	504,956
Charitable activities	4	274,292	-	-	-	274,292	237,809	-	-	-	237,809
Fundraising income	5	21,044	-	1,464	-	22,508	24,734	-	656	-	25,390
Investments	6	712	-	-	-	712	423	-	-	-	423
Other income	7	160,829	-	-	-	160,829	160,601	-	-	-	160,601
Total income		573,309	-	365,454	-	938,763	701,713	-	227,466	-	929,179
Expenditure on:											
Raising funds	8	5,443	-	-	-	5,443	6,057	-	66	-	6,123
Charitable activities		657,266	-	258,946	-	916,212	706,377	-	165,515	-	871,892
Other	13	-	-	-	34,494	34,494	-	-	-	34,494	34,494
Total resources expended		662,709	-	258,946	34,494	956,149	712,434	-	165,581	34,494	912,509

SAVE THE FAMILY LIMITED**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 31 MARCH 2020**

	Unrestricted funds general 2020	Unrestricted funds designated 2020	Restricted funds 2020	Endowment funds 2020	Total 2020	Unrestricted funds general 2019	Unrestricted funds designated 2019	Restricted funds 2019	Endowment funds 2019	Total 2019
Notes	£	£	£	£	£	£	£	£	£	£
Net (outgoing)/incoming resources before transfers	(89,400)	-	106,508	(34,494)	(17,386)	(10,721)	-	61,885	(34,494)	16,670
Gross transfers between funds	-	-	-	-	-	(153,986)	155,000	(1,014)	-	-
Net movement in funds	(89,400)	-	106,508	(34,494)	(17,386)	(164,707)	155,000	60,871	(34,494)	16,670
Fund balances at 1 April 2019	1,367,165	155,000	70,217	1,186,848	2,779,230	1,531,872	-	9,346	1,221,342	2,762,560
Fund balances at 31 March 2020	<u>1,277,765</u>	<u>155,000</u>	<u>176,725</u>	<u>1,152,354</u>	<u>2,761,844</u>	<u>1,367,165</u>	<u>155,000</u>	<u>70,217</u>	<u>1,186,848</u>	<u>2,779,230</u>

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 2020**

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	14		4,929,388		5,011,963
Current assets					
Debtors	15	43,583		25,618	
Cash at bank and in hand		325,439		309,837	
		<u>369,022</u>		<u>335,455</u>	
Creditors: amounts falling due within one year	17	<u>(63,049)</u>		<u>(67,991)</u>	
Net current assets			305,973		267,464
Total assets less current liabilities			<u>5,235,361</u>		<u>5,279,427</u>
Creditors: amounts falling due after more than one year	18		(2,473,517)		(2,500,197)
Net assets			<u>2,761,844</u>		<u>2,779,230</u>
Capital funds					
Endowment funds			1,152,354		1,186,848
Income funds					
Restricted funds			176,725		70,217
Unrestricted funds - designated			155,000		155,000
Unrestricted funds - general			1,277,765		1,367,165
			<u>2,761,844</u>		<u>2,779,230</u>

SAVE THE FAMILY LIMITED

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2020

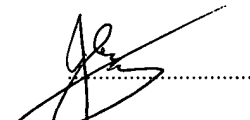
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2020, although an audit has been carried out under section 144 of the Charities Act 2011.

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

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

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

The financial statements were approved by the Board Of Trustees on


.....
Mr J A Church


.....
Mr V A E Bodger

Company Registration No. 1908006

SAVE THE FAMILY LIMITED**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 31 MARCH 2020**

		2020		2019	
	Notes	£	£	£	£
Cash flows from operating activities					
Cash generated from operations	22		60,165		146,324
Investing activities					
Purchase of tangible fixed assets		(18,595)		(3,939)	
Interest received		712		423	
Net cash used in investing activities			(17,883)		(3,516)
Financing activities					
Repayment of bank loans		(26,680)		-	
Net cash used in financing activities			(26,680)		-
Net increase in cash and cash equivalents			15,602		142,808
Cash and cash equivalents at beginning of year			309,837		167,029
Cash and cash equivalents at end of year			325,439		309,837

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

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 2020

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	straight line over 50 years and 75 years
Fixtures, fittings & equipment	15% on cost
Motor vehicles	25% on cost

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

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.9 Employee benefits

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

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

1.10 Retirement benefits

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

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****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 2020 £	Total 2019 £
Donations and gifts	66,287	300	66,587	113,448
Legacies receivable	6,145	-	6,145	164,506
Grants	44,000	363,690	407,690	227,002
	<u>116,432</u>	<u>363,990</u>	<u>480,422</u>	<u>504,956</u>
For the year ended 31 March 2019	<u>278,146</u>	<u>226,810</u>		<u>504,956</u>

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020**

3	Donations and legacies				(Continued)
		Unrestricted funds	Restricted funds	Total 2020	Total 2019
	Grants receivable for core activities				
	Maria Marina	-	75,000	75,000	65,000
	Steve Morgan Foundation	-	9,166	9,166	18,333
	BBC Children in Need	-	15,555	15,555	27,662
	St James' Place	-	9,513	9,513	-
	Barbara Ward Children's Foundation	-	5,000	5,000	-
	Charles Hayward Foundation	-	10,000	10,000	-
	Sir Donald and Lady Edna Wilson Trust	-	35,000	35,000	-
	National Lottery Community Fund	-	15,639	15,639	-
	Lloyds Bank Foundation	-	45,000	45,000	-
	Garfield Weston Foundation	-	60,000	60,000	-
	Edsential	-	5,769	5,769	-
	Marjory Boddy Charitable Trust	-	10,000	10,000	-
	Ursula Keyes	-	8,008	8,008	-
	The Pilkington Charities Fund	-	5,000	5,000	-
	Help the Homeless	-	2,347	2,347	-
	The Clothworkers' Foundation	-	15,000	15,000	-
	The Morrison's Foundation	-	12,698	12,698	-
	The Toy Trust	-	2,000	2,000	-
	Cash for Kids	-	3,000	3,000	-
	National Lottery Awards for All (Wales)	-	9,995	9,995	-
	National Lottery Awards for All (England)	-	10,000	10,000	-
	Yorkshire & Clydesdale	-	-	-	5,000
	Big Lottery Reaching Communities	-	-	-	38,052
	Awards for All Reconnect	-	-	-	9,975
	Greif Foundation	-	-	-	40,592
	Awards for All Our Time	-	-	-	9,048
	Tesco	-	-	-	2,659
	Groundwork UK	-	-	-	2,181
	Screwfix Foundation	-	-	-	5,000
	Earl of Chester	-	-	-	3,000
	Flintshire County Council	-	-	-	500
	E L Rathbone	3,000	-	3,000	-
	Oak Foundation Grant	39,000	-	39,000	-
	St Bridget's Trust	2,000	-	2,000	-
		<u>44,000</u>	<u>363,690</u>	<u>407,690</u>	<u>227,002</u>

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****4 Charitable activities**

	Family activities 2020 £	Family activities 2019 £
Housing benefit income	228,028	187,333
Utilities income	34,714	40,448
Other income	11,550	10,028
	<u>274,292</u>	<u>237,809</u>

5 Fundraising income

	Unrestricted funds general 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Fundraising income	21,044	1,464	22,508	25,390
For the year ended 31 March 2019	<u>24,734</u>	<u>656</u>		<u>25,390</u>

6 Investments

	Unrestricted funds 2020 £	Total 2019 £
Interest receivable	712	423

7 Other income

	Unrestricted funds 2020 £	Total 2019 £
Rent received	160,829	160,601

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****8 Raising funds**

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
<u>Fundraising trading : Cost of goods sold and other costs</u>				
Function and fundraising costs	5,443	-	5,443	6,123
	<u>5,443</u>	<u>-</u>	<u>5,443</u>	<u>6,123</u>
For the year ended 31 March 2019				
Fundraising trading : Cost of goods sold and other costs	6,057	66		6,123
	<u>6,057</u>	<u>66</u>		<u>6,123</u>

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****9 Charitable activities**

	Unrestricted £	Restricted £	2020 £	2019 £
Staff costs	299,832	202,321	502,153	456,246
Depreciation and impairment	58,083	-	58,083	59,476
Equipment hire	8,664	-	8,664	9,900
Rent	23,555	-	23,555	23,500
Rates and water	6,442	-	6,442	-
Insurance	17,042	-	17,042	14,821
Light and heat	50,878	-	50,878	50,171
Repairs and renewals	22,324	30,634	52,958	49,472
Bad debts	5,056	-	5,056	1,325
Training	877	2,340	3,217	7,375
Activities and outings	85	6,738	6,823	11,510
Cleaning	449	-	449	630
Subscriptions	647	51	698	596
Sessional workers	26,840	15,415	42,255	65,655
Charitable activities	520,774	257,499	778,273	750,677
Share of support costs	132,992	1,447	134,439	117,715
Share of governance costs	3,500	-	3,500	3,500
Support and governance costs	136,492	1,447	137,939	121,215
Total	657,266	258,946	916,212	
For the year ended 31 March 2019	706,377	165,515		871,892

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****10 Support costs**

	Support costs	Governance costs	2020	Support costs	Governance costs	2019
	£	£	£	£	£	£
Staff costs	90,065	-	90,065	62,981	-	62,981
Office supplies and telephone	11,293	-	11,293	13,295	-	13,295
General expenses	1,523	-	1,523	1,668	-	1,668
Legal and professional	11,564	-	11,564	22,243	-	22,243
Motor and travel	10,263	-	10,263	10,488	-	10,488
Depreciation of tangible fixed assets	8,592	-	8,592	5,646	-	5,646
Profit on disposal of vehicles	(120)	-	(120)	-	-	-
Bank charges and interest	1,259	-	1,259	1,394	-	1,394
Audit fees	-	3,500	3,500	-	3,500	3,500
	<u>134,439</u>	<u>3,500</u>	<u>137,939</u>	<u>117,715</u>	<u>3,500</u>	<u>121,215</u>
Analysed between Charitable activities	<u>134,439</u>	<u>3,500</u>	<u>137,939</u>	<u>117,715</u>	<u>3,500</u>	<u>121,215</u>

Governance costs includes payments to the auditors of £3,500 (2019- £3,500) for audit fees.

11 Volunteers

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

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****12 Employees****Number of employees**

The average monthly number of employees during the year was:

	2020	2019
	Number	Number
Families Team	13	11
Children/Youth	3	4
Estate management	2	3
Management and administration	4	4
	<u>22</u>	<u>22</u>

Employment costs

	2020	2019
	£	£
Wages and salaries	562,969	476,582
Social security costs	18,547	36,649
Other pension costs	10,702	5,996
	<u>592,218</u>	<u>519,227</u>

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

13 Other

	2020	2019
	£	£
Endowment fund freehold property depreciation	34,494	34,494
	<u>34,494</u>	<u>34,494</u>

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****14 Tangible fixed assets**

	Land and buildings	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2019	6,302,010	307,832	72,875	6,682,717
Additions	-	-	18,594	18,594
At 31 March 2020	6,302,010	307,832	91,469	6,701,311
Depreciation and impairment				
At 1 April 2019	1,308,181	289,698	72,875	1,670,754
Depreciation charged in the year	92,576	3,944	4,649	101,169
At 31 March 2020	1,400,757	293,642	77,524	1,771,923
Carrying amount				
At 31 March 2020	4,901,253	14,190	13,945	4,929,388
At 31 March 2019	4,993,829	18,134	-	5,011,963

15 Debtors

	2020	2019
	£	£
Amounts falling due within one year:		
Trade debtors	27,654	9,074
Other debtors	4,500	4,500
Prepayments and accrued income	11,429	12,044
	43,583	25,618

16 Loans and overdrafts

	2020	2019
	£	£
Bank loans	2,500,197	2,526,877
Payable within one year	26,680	26,680
Payable after one year	2,473,517	2,500,197

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****17 Creditors: amounts falling due within one year**

	Notes	2020 £	2019 £
Bank loans	16	26,680	26,680
Other taxation and social security		11,444	9,312
Trade creditors		15,924	19,372
Other creditors		1,674	1,630
Accruals and deferred income		7,327	10,997
		<u>63,049</u>	<u>67,991</u>

18 Creditors: amounts falling due after more than one year

	Notes	2020 £	2019 £
Other loans	16	<u>2,473,517</u>	<u>2,500,197</u>

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****19 Analysis of net assets between funds**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total
	2020	2020	2020	2020	2020	2019	2019	2019	2019	2019
	£	£	£	£	£	£	£	£	£	£
Fund balances at 31 March 2020 are represented by:										
Tangible assets	3,777,034	-	-	1,152,354	4,929,388	3,825,115	-	-	1,186,848	5,011,963
Current assets/(liabilities)	(25,752)	155,000	176,725	-	305,973	42,247	155,000	70,217	-	267,464
Long term liabilities	(2,473,517)	-	-	-	(2,473,517)	(2,500,197)	-	-	-	(2,500,197)
	<u>1,277,765</u>	<u>155,000</u>	<u>176,725</u>	<u>1,152,354</u>	<u>2,761,844</u>	<u>1,367,165</u>	<u>155,000</u>	<u>70,217</u>	<u>1,186,848</u>	<u>2,779,230</u>

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020****20 Movement in funds**

	At 31.3.19	Income	Expenditure	Net	At 31.3.20
	£	£	£	Movement	£
Unrestricted income fund	1,367,165	573,309	(662,709)	(89,400)	1,277,765
Designated funds:					
Fundraising Contingency Provision	125,000	-	-	-	125,000
Sinking Funds	30,000	-	-	-	30,000
	155,000	-	-	-	155,000
Restricted funds					
a. Family and Children's Activities	1,024	1,764	(1,413)	351	1,375
b. Family Mentoring & Parenting Project	24,148	65,000	(65,000)	-	24,148
c. Resident Welcome Hub Project		10,000	-	10,000	10,000
d. George Speed Memorial Fund	1,650	-	-	-	1,650
e. Volunteer Coordinator Project	(3,048)	9,167	(6,119)	3,048	-
f. Children & Young People Wellbeing Project	7,260	30,068	(26,358)	3,710	10,970
g. Family Friend Fund	39,183	10,000	(23,996)	(13,996)	25,187
h. Safeguarding Manager	-	35,000	(20,604)	14,396	14,396
i. Family Mentoring Outreach Project	-	15,639	(272)	15,367	15,367
j. Lloyds Bank Foundation	-	45,000	(45,000)	-	-
k. Garfield Weston Foundation	-	60,000	(20,000)	40,000	40,000
l. Summer Programme	-	5,769	(5,769)	-	-
m. IT Hardware Fund	-	10,000	(230)	9,770	9,770
n. Refurbishment Fund	-	15,354	(10,354)	5,000	5,000
o. Vehicle Fund	-	27,698	(19,200)	8,498	8,498
p. Trim Trail Fund	-	5,000	-	5,000	5,000
q. Youth Project (Wales)	-	9,995	(8,691)	1,304	1,304
r. Youth Project (England)	-	10,000	(5,940)	4,060	4,060
	70,217	365,454	(258,946)	106,508	176,725
Endowment funds					
Plas Bellin	747,696	-	(22,516)	(22,516)	725,180
Morgan Cottages	98,263	-	(2,837)	(2,837)	95,426
Boswell Hall capital fund	340,889	-	(9,141)	(9,141)	331,748
	1,186,848	-	(34,494)	(34,494)	1,152,354
TOTAL FUNDS	2,779,230	938,763	(956,149)	(17,386)	2,761,844

SAVE THE FAMILY LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2020

21 Movement in funds - continued

- a. Family & Childrens Activities - donations and income raised towards family outings and activities onsite.
- b. The Family Mentoring & Parenting Project is funded by The Maria Marina Foundation over 2 years totalling £130K.
- c. The Resident Welcome Hub fund has received it's first grant of £10K from The Maria Marina Foundation's 10th Year Anniversary Programme.
- d. George Speed Memorial Fund - £1.650 received towards a memorial to the Late George Speed; Co-founder of Save the Family Ltd
- e. The Volunteer Coordinator post has been funded by The Steve Morgan Foundation over 3 years totalling £66K, the funding came to an end in August 2019.
- f. The Children and Young People Wellbeing Project is funded by the following;
BBC Children in Need have granted funding towards the project over 3 years totalling £103,704.
Barbara Ward Children's Foundation granted £10K over two years towards a Mentor salary
St James's Place have granted a £9,513 contribution towards a Mentor.
- g. The Family Friend Project is funded by the following;
The Greif Packaging Charitable Trust granted £40,592 to fund a Family Friend post over 2 years.
The Charles Hayward Foundation have granted £20K contribution towards a Family Friend post over 2 years.
- h. The Safeguarding Manager Fund has been granted £35K per year, for 3 year, from The Sir Donald & Lady Edna Wilson Trust
- i. The Family Mentoring Outreach Project has been granted £224,441 over 3 years from The National Lottery Community Fund
- j. The Lloyds Bank Foundation have granted core funding over 3 years totalling £100K
- k. Garfield Weston have granted core funding over 3 years totalling £60K
- l. The Summer Programme that provided outings and healthy eating over the summer period received £5,769 funded from Edsential
- m. IT Hardware Fund - £10,000 received from The Marjorie Boddy Charitable Trust to fund an IT system upgrade.
- n. The Refurbishment Fund has received grants from the following;
£8,008 received from Ursula Keyes towards refurbishment costs.
£5,000 received from The Pilkington Charities Fund towards refurbishment costs.
£2,347 to date received from Help the Homeless towards the purchase of replacement flooring.
- o. 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.
- p. The Trim Trail Fund has received grants from the following;
£2K from The Toy Trust
£3K from Cash for Kids
- q. National Lottery Awards for All (Wales) granted £9,995 to fund The Green Dot Youth Project at our JB Hall site in North Wales
- r. National Lottery Awards for All (England) granted £10,000 to fund the Drama project for our young people at Cotton Hall.

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020**

22	Cash generated from operations	2020 £	2019 £
	(Deficit)/surplus for the year	(17,386)	16,670
	Adjustments for:		
	Investment income recognised in statement of financial activities	(712)	(423)
	Depreciation and impairment of tangible fixed assets	101,178	99,616
	Movements in working capital:		
	(Increase)/decrease in debtors	(17,965)	34,881
	(Decrease)/increase in creditors	(4,942)	4,476
	(Decrease) in deferred income	-	(8,896)
	Cash generated from operations	60,173	146,324
23	Securities and charges		

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

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020**

	2020	2019
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	66,587	113,448
Legacies	6,145	164,506
Grants	407,690	227,002
	<u>480,422</u>	<u>504,956</u>
Activities for generating funds		
Fundraising income	22,508	25,390
	<u> </u>	<u> </u>
Investment income		
Deposit account interest	712	423
	<u> </u>	<u> </u>
Incoming resources from charitable activities		
Housing benefit – Cotton Hall	228,028	187,333
Amenities	34,714	40,448
Other	11,550	10,028
	<u>274,292</u>	<u>237,809</u>
Other incoming resources		
Rent income	160,829	160,601
	<u> </u>	<u> </u>
Total incoming resources	<u>938,763</u>	<u>929,179</u>
	<u> </u>	<u> </u>
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Function & fundraising costs	5,443	6,123
	<u> </u>	<u> </u>
Charitable activities		
Wages	502,153	456,247
Hire of plant and machinery	8,672	9,900
Rent expense	23,555	23,500
Rates and water	6,442	-
Insurance	17,042	14,821
Light and heat	50,878	50,171
Repairs and renewals	52,958	49,472
Housing benefit/Utilities Bad debts	-	1,325
Training	3,217	7,375
Activities & outgoings	6,823	12,017
	<u>671,740</u>	<u>624,828</u>
Carried forward	671,740	624,828

SAVE THE FAMILY LIMITED**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2020**

	2020	2019
	£	£
Brought forward	671,740	624,828
Sessional workers	42,255	71,050
Cleaning	449	630
Subscriptions	698	596
Freehold property depreciation	92,569	93,970
	<u>807,711</u>	<u>791,074</u>
Governance costs		
Auditors' remuneration including non audit costs	6,930	6,732
	<u>6,930</u>	<u>6,732</u>
Support costs		
General office & finance staff	90,065	62,980
Office supplies & telephone	12,552	12,788
General expenses	1,523	3,062
Legal and professional	8,134	13,616
Bad debts	5,056	-
Motor expenses	10,263	10,488
Fixtures and fittings and motor vehicle depreciation	8,472	5,646
	<u>136,065</u>	<u>108,580</u>
Total resources expended	956,149	912,509
Net expenditure	<u>(17,386)</u>	<u>16,670</u>