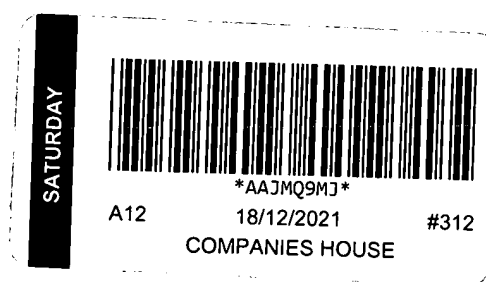


Charity Registration No. 516484

Company Registration No. 1908006 (England and Wales)

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



**MORRIS & Co**  
CHARTERED ACCOUNTANTS



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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2021

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

#### REFERENCE AND ADMINISTRATIVE DETAILS:

**Registered Company Number:** 1908006 (England and Wales)

**Registered Charity Number:** 516484

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

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

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

#### CEO

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

#### Appointment of Trustees

No new Trustees were appointed during this financial year.

#### Auditors

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

#### Solicitors

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

# **SAVE THE FAMILY LIMITED**

## **TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

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### **STRUCTURE GOVERNANCE AND MANAGEMENT**

#### **Governing Document**

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

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

Trustees should be:

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

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

- Finance and Major Projects
- Corporate
- Families

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

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

#### **Remuneration of Trustees**

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

#### **Induction and Training of Trustees**

A comprehensive induction is provided to newly appointed Trustees including:

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

#### **Governance Structure**

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

#### **Risk Management**

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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### Public Benefit

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

### OBJECTIVES AND ACTIVITIES

#### Purpose and Aims

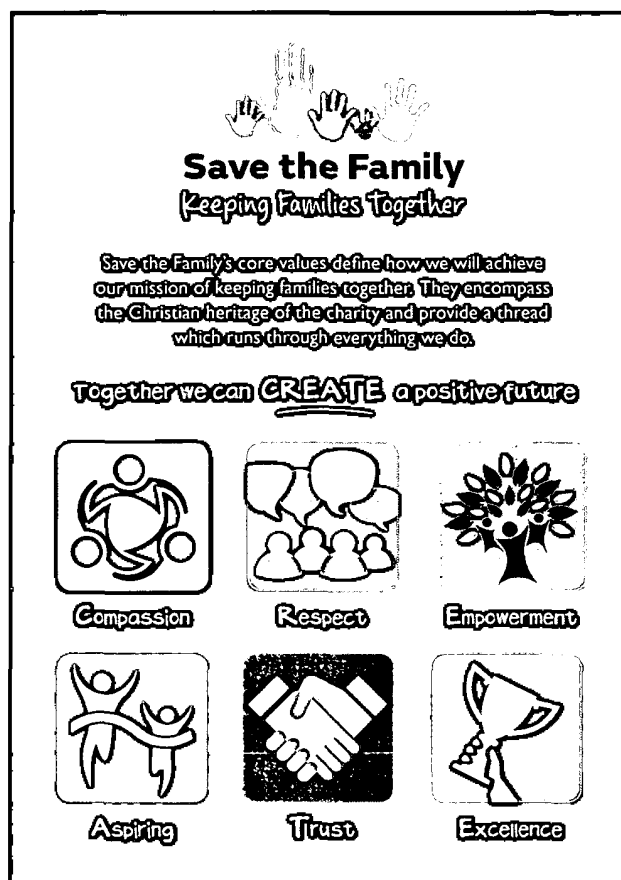
Save the Family has a unique mission and set of core values which were the result of an engagement process with Trustees, team members and residents. The mission and core values are embedded throughout everything the charity does.

#### Mission:

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

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

#### Our Values:



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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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

#### OUR REVIEW OF 2020-2021

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

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

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

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

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

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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### ORGANISATIONAL ACHIEVEMENTS DURING THE ONSET OF COVID 19

##### Manage our organisational risk in light of Covid – 19

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

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

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

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

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

##### Deliver excellent services to our families

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

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

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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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

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

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

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

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

#### **Finance and Fundraising**

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

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

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

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

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

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

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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### SIB (Social Investment Bank) Loan and Plas Bellin

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

#### FINANCIAL REVIEW

##### Reserves Policy and Financial Position

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

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

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

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

##### Principal Funding Sources

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

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

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

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

Principal Restricted funding was from the following resources:

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

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

##### Investment Policy and Objectives

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



# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

#### OUR YEAR AHEAD 2021 – 2022

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

#### Our Commitments and Objectives

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

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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

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

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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

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

### Plas Bellin

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

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

# SAVE THE FAMILY LIMITED

## TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

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### STATEMENT OF TRUSTEES RESPONSIBILITIES

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

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

In preparing those financial statements, the trustees are required to

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

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

In so far as the trustees are aware:

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

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

### STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

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

### AUDITORS

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

### ON BEHALF OF THE BOARD:

  
.....  
Mr J A Church - Chair of Trustees

Date:

  
.....  
Mr Victor Bodger - Treasurer

Date:

7/12/21

# SAVE THE FAMILY LIMITED

## INDEPENDENT AUDITOR'S REPORT

### TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

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#### Opinion

We have audited the financial statements of Save the Family Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the board of trustees with respect to going concern are described in the relevant sections of this report.

#### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The board of trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# **SAVE THE FAMILY LIMITED**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED**

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#### **Matters on which we are required to report by exception**

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

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

#### **Responsibilities of board of trustees**

As explained more fully in the statement of Trustees responsibilities, the board of trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the board of trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the board of trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the board of trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

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

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

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

#### **Our approach was as follows**

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

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

# SAVE THE FAMILY LIMITED

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE BOARD OF TRUSTEES OF SAVE THE FAMILY LIMITED

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

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

#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

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

.....

**Chartered Accountants**  
**Statutory Auditor**

*9 December 2021*

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

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

## SAVE THE FAMILY LIMITED

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

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



## SAVE THE FAMILY LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2021

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

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

All income and expenditure derive from continuing activities.

# SAVE THE FAMILY LIMITED

## BALANCE SHEET

AS AT 31 MARCH 2021

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

# SAVE THE FAMILY LIMITED

## BALANCE SHEET (CONTINUED)

**AS AT 31 MARCH 2021**

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

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

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

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

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

.....  
Mr J A Church

.....  
Mr V A E Bodger

Company Registration No. 1908006

# SAVE THE FAMILY LIMITED

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

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

# **SAVE THE FAMILY LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **FOR THE YEAR ENDED 31 MARCH 2021**

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#### **1 Accounting policies**

##### **Charity information**

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

##### **1.1 Accounting convention**

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

##### **1.2 Going concern**

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

##### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the board of trustees in furtherance of their charitable objectives.

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

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

##### **1.4 Incoming resources**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

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

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

##### **1.5 Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 1 Accounting policies

(Continued)

##### 1.6 Tangible fixed assets

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

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

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

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

##### 1.7 Cash and cash equivalents

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

##### 1.8 Financial instruments

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

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

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

##### 1.9 Employee benefits

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

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

##### 1.10 Retirement benefits

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

#### 2 Critical accounting estimates and judgements

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

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

#### 3 Donations and legacies

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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

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



# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 4 Charitable activities

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

### 5 Fundraising income

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

### 6 Investments

	Unrestricted funds 2021 £	Total 2020 £
Interest receivable	169	712

### 7 Other income

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

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### 8 Raising funds

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 9 Charitable activities

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 10 Support costs

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

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

### 11 Volunteers

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 12 Employees

#### Number of employees

The average monthly number of employees during the year was:

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

#### Employment costs

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

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

### 13 Other

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

#### 14 Tangible fixed assets

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

#### 15 Debtors

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

#### 16 Loans and overdrafts

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

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**17 Creditors: amounts falling due within one year**

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

**18 Creditors: amounts falling due after more than one year**

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

## SAVE THE FAMILY LIMITED

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

#### 19 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total
	2021	2021	2021	2021	2021	2020	2020	2020	2020	2020
	£	£	£	£	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:										
Tangible assets	3,713,778	-	-	1,117,860	4,831,638	3,777,034	-	-	1,152,354	4,929,388
Current assets/(liabilities)	253,366	210,000	131,900	-	595,266	(25,752)	155,000	176,725	-	305,973
Long term liabilities	(2,472,413)	-	-	-	(2,472,413)	(2,473,517)	-	-	-	(2,473,517)
	<u>1,494,731</u>	<u>210,000</u>	<u>131,900</u>	<u>1,117,860</u>	<u>2,954,491</u>	<u>1,277,765</u>	<u>155,000</u>	<u>176,725</u>	<u>1,152,354</u>	<u>2,761,844</u>



# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 20 Movement in funds

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

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#### 21 Movement in funds - continued

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

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

21	Movement in funds - continued	(Continued)	
s.	HM Government in Partnership with The National Lottery granted £66,507 Covid19 Emergency funding towards operational costs over a 6 month period during the Pandemic.		
t.	The Homeless Link granted £91,000 Covid19 Emergency funding to cover costs to give financially stability during Covid19 Pandemic.		
u.	The CAF Resilience fund of £80,534 funded key mentor and support staff during the pandemic.		
v.	Cheshire Community Fund donated £7,047 tha provided IT equipment and furniture within the resident hub to help families improve their connectivity with the outside world during the pandemic.		
22	Cash generated from operations	2021	2020
		£	£
	Surplus/(deficit) for the year	192,647	(17,386)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(169)	(712)
	Depreciation and impairment of tangible fixed assets	102,250	101,170
	Movements in working capital:		
	Decrease/(increase) in debtors	18,209	(17,965)
	Increase/(decrease) in creditors	17,508	(4,942)
	Cash generated from operations	330,445	60,165
23	Securities and charges		

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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

# SAVE THE FAMILY LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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

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