

COMPANY REGISTRATION NUMBER: 03507600
CHARITY REGISTRATION NUMBER: 1069937

Suffolk Family Carers Limited
Company Limited by Guarantee
Financial statements
31 March 2025

Suffolk Family Carers Limited

Company Limited by Guarantee

Financial statements

Year ended 31 March 2025

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Suffolk Family Carers Limited

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Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Introduction

Suffolk Family Carers has had another successful year, supporting family carers of all ages in a myriad of ways, which has resulted in many positive outcomes for carers, both for their own wellbeing and in their caring roles. This achievement is all the more impressive, against a backdrop of considerable financial uncertainty, including a reduction in funding from our main commissioner and the pause in grant funding instigated by many funding bodies. Despite the current pressures being felt by many voluntary sector organisations, Suffolk Family Carers continues to deliver expert support, whilst maintaining our role as influencers and key stakeholders within the Suffolk health and care system.

Support for family carers in numbers – Information, advice, guidance, carers assessments

- **9733** interactions managed by our Hub this past year, which included **5142** telephone calls, **2593** emails, **876** online chat and **1122** enquiries via the website.
- **2470** family carers registered on our database supported by Adults Services teams.
- **2288** adult carer registrations via our online referral process.
- **733** registrations of young carers and young adult carers.
- **941** family carers supported by our Communities and Hospital teams who were pre-registration.
- **1005** statutory adult carers assessments and reviews undertaken, exceeding this year's target.
- **186** requests and subsequent episodes of support provided by our SAGES (mental health) project.
- **400** interactions with our Mental Health and Wellbeing Service (MHWBS) on behalf of the organisation, across 2 days at the Suffolk Show raising awareness and offering some 'on the spot' information, guidance, signposting and support.
- **1576** individual young carers (YC) and young adult carers (YAC) engaged our Children and Young People's Service (CYPFS) via 1:1, workshops and group activities both in education and the community.
- **625** young carer/young adult carer assessments (including statutory and non-statutory assessments).
- **540** parent carers and their families supported via 1:1, drop-ins, workshops and respite activities.

Respite and other support

Respite opportunities are important to carers of all ages as they serve to give the carer a break from the caring role, allow the carer to maintain hobbies or community connections and help the carer to develop new peer support relationships.

Neurological Care Breaks Scheme - provides respite funding for family carers with a significant caring role where the person they care for is aged over 18 and has a neurological condition as their primary care need. In the year to March 2025, 45 family carers were allocated funding through the scheme this year.

Respite on Prescription – is for replacement care to help a family carer to have an elective medical procedure or visits to the hospital for treatment i.e. chemotherapy, where the person being cared for cannot be left at home alone or they do not have family support. Referrals come from GP practices. This fund supported 22 family carers this year.

Started with a generous legacy we received some years ago and added to by small grants, we have set up a Carers Needs Fund, which supports family carers of all ages whose support needs can only be met by some financial assistance at that time. In 2024-25, £16,951 supported 113 family carers.

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'We don't know what I would have done if your grant had not come through for us so I'm so very grateful for all your help words are not enough' [Family carer]

We purchased passes to local attractions, so that family carers could take their families on a short break. This year 138 family carers accessed our respite passes. This has been a great success and we have an aim to increase this offer next year.

77 families were able to enjoy activities including parents' yoga and mindfulness sessions, workshops and opportunities to establish peer support. We have also offered a number of whole family activities and special interest groups which offer skill development opportunities for neurodivergent young people. Additionally, we offered a number of family swim sessions which were very popular.

We improved wellbeing of 208 young carers and 143 parent carers through activities and respite.

We offered 314 respite groups and activities to young carers and young adult carers. Activities included swimming lessons, water sports activity sessions, Warhammer, science workshops, climbing, beach days, farm trips, pizza nights, residential trips, a women's football match and camping trip.

During the year, a team of 17 volunteers supported 70 isolated family carers, with regular phone contact, providing emotional support and relevant information. The service is known as Talk and Support. We were delighted to receive funding via Suffolk Community Foundation from the Simpson Fund, the Pargiter Fund, and a private fund to continue this valued service.

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Reference and administrative details

Registered charity name	Suffolk Family Carers Limited
Charity registration number	1069937
Company registration number	03507600
Principal office and registered office	Unit 9 Hill View Business Park Old Ipswich Road Claydon Suffolk IP6 0AJ

The trustees

The trustees who served during the year and at the date of approval were as follows:

S Brooks - Chair
J Tucker - Treasurer
J Millar
C Burman
S Goddard
G Artindale
M Roberts (resigned 27 August 2025)
H Kossowska-Peck
B Buckley (resigned 24 September 2024)
J Lancaster (appointed 27 November 2024)
S Pitt (co-opted 27 August 2025)

Chief Executive K Alderson

Patron Onjali Q.Rauf

Auditor Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Bankers Bank of Scotland
PO Box 17235
Edinburgh
EH11 1YH

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Year ended 31 March 2025

Objectives, activities, achievements and performance

In previous years we have reported against a set of organisational objectives based on delivery of general services – information advice and guidance, emotional support and respite.

We continue to deliver these services but, following feedback from our Improving Quality assessment, this year we have set our objectives to improve on our priority areas for delivery and improvement. These new objectives are made up of our service objectives and our enabling actions.

Public benefit

We have referred to the Charity Commission's guidance on public benefit when reviewing our aims and objectives in planning our activities. In particular, we continue to ensure our planned activities contribute to the aims and objectives set out in the charity's Memorandum and Articles of Association; The promotion and protection of health and the relief of poverty, sickness, and distress within the county of Suffolk, and surrounding counties in particular by the provision of practical help, support services, and advocacy. Education to persons who are acting as carers of people with physical or sensory disability, mental health difficulty, learning disability, ill health or who are aged, and their families by providing information and mediation, and by bringing together the representatives of voluntary organisations and statutory authorities.

Service Objectives – achievements and performance

1.) Supporting more carers from underserved groups and backgrounds

MHWBS has worked with HMP Hollesley Bay and Ormiston Families to identify those resident in the Suffolk prison, who have a caring role or are likely to have a caring role upon release. The aim of this project is to work with them discussing how their caring roles might impact their ability to comply with their licensing requirements. This pilot has supported 40 residents to date.

'Excellent, friendly and clear approach, good advice and a clear action plan for future assistance'
[Resident who will have a caring role upon release].

CYPFS has worked with The Network for East Anglian Collaborative Outreach (NEACO) project which supports students who are from groups that are underrepresented in higher education, including adult learners, to make informed choices about their options in relation to higher education.

Our Parent Carer Project & Neurodevelopmental Differences (ND) Team won an Ipswich & East Suffolk Alliance Wellbeing Award for their excellent work supporting parent carers and families which include a young person who is neurodivergent.

Our Adult Services Communities Team has worked with PHOEBE (Promotion of Health, Opportunity, Equality, Benevolence and Empowerment) and BSC Multicultural Services (BSCMS) to provide support to organisations to help them identify and support carers. We have also worked with the Gypsy Roma Traveller community and with the LGBTQ+ community through our early links with The Outhouse.

We continue to improve accessibility to our services, for example by providing translation services.

2.) Raising awareness of family carers across the system in a variety of ways

Strategically, Suffolk Family Carers raises awareness across the local health and care system through various means, including membership of the Ipswich and East Suffolk Alliance and the West Suffolk Age Well and Die Well Steering Groups.

In terms of support for carers, MHWBS was successful in securing funds to deliver *Armed Forces Family Carers Connected* across the county. This programme, funded by The Armed Forces Covenant Fund Trust, provides information and support to family carers and raises awareness of family carers and their needs. The outcomes achieved by this programme for family carers included: feeling recognised, informed, connected and better able to plan and cope with their caring role.

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Service Objectives – achievements and performance (continued)

'It's been really uplifting and helpful. So much useful information from our trainer (well presented) and to be in like company with carers' [Family Carer course delegate]

CYPFS has raised awareness of young carer issues with professionals in education and wider sectors. 179 professionals have completed Young Carers online training via SFC website.

'I completed the e-learning module today and really enjoyed knowing that the young people had an input in creating it. It was lovely to see an introduction to the New YC/YAC Committee... I have shared this with the wider team inviting them to complete the module as I feel everyone would benefit from this reminder to keep YC/YAC at the forefront of our minds in our day-to-day contact with families' [Professional working with children and young people]

CYPFS hosted 4 network meetings for Young Carer Leads in Education attended by 42 professionals/schools. These meetings bring Young Carer Leads together to share best practice, provide national updates and inspire schools to innovate and develop new support systems.

'Lovely to chat with other YC leads and reassuring that I am heading in the right direction in supporting our YCs' [Young Carer Lead]

We now have 512 subscribers to our Young Carers professionals' newsletter.

Our Adult Service Communities Team holds drop ins for family carers, attend events, engage with employers, pharmacies, care homes, care agencies and seldom heard communities and the wider community to raise awareness of family carers, highlight our services and help organisations support carers themselves. The team also provides professional training sessions. In total the team has engaged over 1800 professionals this year.

Our Hospital Advisers based in James Paget Hospital, Ipswich, and West Suffolk, continued to develop links with medical professionals and raise awareness. They managed 1747 interactions with professionals through bite size training, meetings, events and individual interactions.

3.) Working with a diverse range of partners to support family carers

We work in partnership with over 200 schools, 90 GP practices, 3 acute hospitals and many other statutory and voluntary sector partners and health and care individuals. We also partner at a strategic level within the health and care sector, chairing the Age Well Domain for Ipswich and East Suffolk and attending the Frailty Steering Group and Suffolk Strategic Dementia Forum.

Our partnership work between MHWBS and Wellbeing Suffolk has continued, enabling us to employ two peer mentors who work within the Wellbeing Service.

The service also worked with Public Health Suffolk to increase their understanding of suicide and approaches to prevention and the relevance to family carers who may be caring for someone who expresses suicidal ideation or who themselves express. Funding was received to deliver wellbeing workshops for family carers, allowing them to understand and plan to meet their own wellbeing needs.

In our CYPFS service, 2 young carers were awarded a music scholarship to attend Rock School, following group sessions funded by The National Foundation for Youth Music.

'I am really excited and honoured to be given this opportunity. Music is important to me because it helps me express my feelings... it's a great escape' [Young Carer]

6 Neurodivergent teenagers who are not attending school placement attended a Sailing School with EAST Anglian Sailing Trust.

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Service Objectives – achievements and performance (continued)

'When they came back I was expecting some tears or emotion but they showed only joy and a sense of pride at their accomplishment' [Parent of neurodivergent young person]

The CYPFS has also worked with early years providers to identify young carers at the earliest possible opportunity. In 2024/25 we identified 13 young carers aged 3-4 years old.

In our Adult Services Team, we have worked with the Early Intervention Team West (EIT) and Reactive Emergency Assessment Community Team Ipswich and East (REACT) teams, the Suffolk Stroke Early Supported Discharge (SSED) team and many other professionals across sectors. We also worked with our partners under the Suffolk Advocacy Service contract and with the Alzheimer's Society to deliver Dementia Connect, a service which finished in March 2025.

Stroke - Family carers very much value Suffolk Family Carers being part of the SSED service, and we are delighted to have received a further year's funding until March 2026. 143 Family carers have been supported during the year.

'It was really helpful to be able to talk openly about how I feel' [Family carer]

REACT – and EIT - Our family carer advisers work alongside other professionals to enable people to stay in their homes rather than have an unnecessary hospital admission. We supported 298 family carers this year.

'I find it difficult to talk to others but you understood me and my personality which is down to your experience and professionalism' [Family Carer]

We are pleased to have received funding to work within the REACT team until September 2027. However, sadly due to funding cuts, our work with EIT ceased in March 2025.

Advocacy - partnership with PohWer, Suffolk User Forum and Ace Anglia. SFC advocacy team delivers a variety of statutory and community advocacy, specialising in family carer advocacy and providing paid Relevant Person Representative (RPR) service for people deprived of their liberty. This enables the family carer to have a choice if they want to become an RPR or not. This year we provided over 5100 hours of advocacy work.

'We wanted to take a moment to express our deepest gratitude for the unwavering support you've provided us during these challenging times' [Family carer]

The Dementia Connect Service is our partnership with Alzheimer's and Suffolk County Council - we processed more carers assessments and reviews than previous years. This particular contract ended in March 2025.

We have worked with a trained Occupational Therapist/moving and handling trainer to provide a service to support family carers to move the person they are caring for without putting themselves or the individual at risk of injury. We offer on-line support, group sessions or the trainer visits individuals at home to advise and find solutions. This year **64** family carers have been supported.

4.) Supporting more carers in and into employment and education

Our Adult Services Communities Team has contacted many employers this year and worked extensively with 8 businesses. We have delivered sessions on identifying and supporting family carers in the workplace; sessions to their employees about 'knowing their rights and services available to them' linked them to our courses, other local support and national resources and added them to SFC professional and carers newsletter distribution lists. We have also raised awareness with care agencies and care homes as providers as well as employers.

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Year ended 31 March 2025

Service Objectives – achievements and performance *(continued)*

Our MHWBS programmes and workshops team have offered 252 family carers access to our range of information and support workshops. Out of the 34 workshops delivered, 18 were online, ensuring that we offer choice in accessing our growing offer of workshops.

Last year we highlighted the forthcoming delivery of an exciting new development, our What's Next For Me programme funded by Apollo through Suffolk Community Foundation. The programme supported 40 family carers to consider their own social, leisure, education and employment needs. Outcomes were individual to attendees but included taking up volunteer roles and securing employment.

Such a fab morning. I feel really empowered and in control of what's to come next for me [Family carer]

CYPFS advisers worked alongside education establishments to build sustainable support mechanisms for young people with a caring role. This comprised setting up Young Carer groups, drop-ins, delivering workshops, CPD training and providing 1-1 interventions primarily to support young carer wellbeing. Over the course of the year our advisers have spent more than 1579 hours in schools with 768 visits to 218 different education providers, including specialist provision.

'We can't thank you enough for all you have done with our school and... we wouldn't be where we are with young carers without you' [School staff member]

'Just wanted to say thank you for taking the time to meet with C in school. He has talked to me about your meeting and said he feels very supported' [Parent of young carer]

'It can take your mind off worrying things' [Young carer supported in school group]

Early in 2025 we started a new initiative working with Suffolk County Council, with the Caring Companies programme. We are hopeful in 2025 to reach more employers.

5.) Delivering services and support that have been coproduced with family carers

Our MHWBS peer support group for mental health family carers has gone from strength to strength and has a regular attendance of around 9-10 family carers. Our SAGES team reviewed the current offer with the group and together developed a format that meets the needs of providing a safe and supportive space to offload whilst keeping up to date with new initiatives.

'I just wanted to thank you all for organising such a lovely lunchtime session. I really appreciate it and felt you'd made such allot of effort and it was just great. The group has made such a difference to me, thank you' [Family carer]

CYPFS established an art group for neurodivergent 13-18yr olds, facilitated by a local neurodivergent artist who volunteers for SFC. This group was set up to provide a supportive environment in which to nurture and explore creativity whilst building social knowledge, friendships and self-confidence.

'Usually J shies away from any social activities but has been extremely positive happy, excited to attend.... Tapping into J's interest in art and meeting familiar like-minded people has definitely helped J's emotional wellbeing, while attending he has joined into conversations of a shared interest' [Parent of young person attending group]

6.) Influencing the improvement of services on offer for family carers

At a strategic level Suffolk Family Carers has been a key member of the Family Carer Partnership Board and instrumental in designing and delivering the All Age Carers Strategy. We are a member of the Suffolk Strategic Dementia Forum and a participant of the Suffolk Safeguarding Board, where we presented on the safeguarding issues for family carers this year.

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Service Objectives – achievements and performance (continued)

MHWBS worked with Norfolk & Suffolk Foundation Trust Carers Leads to have input into their Carers Charter. Advisers in the team were key to collating feedback from family carers who care for someone with a mental health condition for inclusion in the charter.

Our CYPFS YC & YAC Committee presented to the Suffolk Health & Wellbeing Board in January 2025. Attendance has enabled ongoing conversations with Health regarding recognising young carers in primary care.

The YC & YAC Committee shared their views of support in education with Ofsted as part of the 'Big Listen' in July 2024, calling on Ofsted to monitor the support available to young carers in education. The Big Listen is the largest consultation in Ofsted's history and has resulted in an increased focus on support for disadvantaged and vulnerable children and learners.

Each month Adult Services teams come together to share what family carers have been telling us on what is working well for them and what is not working well. This information is then shared with our statutory partners. We all use this information to learn and improve services for family carers. A few of the successes from this year have been working with Suffolk County Council to improve the new Carers Self-assessment form; working with Customer First to change a process to improve family carers experience; development of new Suffolk Family Carers website pages.

We have increased the number of GP practices we work with from 72 last year to 93 this year. We encourage and support GP staff to engage with the GP Framework which aims to support carers – helping staff to better identify and support carers of all ages. Improvements include flexibility in GP appointment times to fit in with the caring role, location of appointment, and joint appointment for the family carer and the person they care for.

Our work with GP surgeries, businesses, care agencies, care homes and the wider community has identified 51 carers champions, all contributing to raising awareness and improving services for family carers.

Enabling Actions – Achievements and performance

1.) Diversified income streams

This year we have developed a funding strategy. One of the key areas for action was to recruit a Business Development Manager, who is now researching a key area of potential future income – namely working with employers to support carers. This research will culminate in recommendations to Board in January 2026.

2.) A skilled and diverse workforce

Our People team has strengthened our training offer and developed a new suite of leadership training modules. We provide regular bitesize training across the organisation on different topics. We have varied training via an e-learning platform, and we source excellent training on mandatory topics such as Safeguarding from local expert provision.

This year we have benefited from funded courses from both the Kings Fund and Carers Trust, accessed by 18 employees and 3 employees undertaking funded Level 5 Leadership apprenticeships.

Our Volunteer Development Manager has been developing meaningful roles, collaborating with others and improving our volunteer processes to help increase opportunities. We now have 41 volunteers at Suffolk Family Carers. Volunteers provided 1785 hours of support for many services, including our Talk and Support Service, Neurodevelopmental Differences Project, general administration, young peoples respite, craft sessions, HR provision, duty log and peer to peer support.

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Enabling Actions – Achievements and performance (continued)

Our volunteers are recruited from a variety of backgrounds and skills bringing significant relevant experience. We have a robust induction programme centred on our culture and values which includes information on available services for family carers across Suffolk. This enables volunteers to not only provide support for family carers enhancing our service provision but to also raise awareness within their own networks and communities.

Three volunteers have been recruited to support our 'What's next for me' workshops that helps family carers 'plan for the future' by exploring routes into employment.

Our volunteering service collaborated with SFC's Children, Young People and Families Service and HR to provide a face-to-face session for young people on 'employment skills.'

3.) Improved processes to be more efficient

We have implemented efficiencies across the organisation, including digitising systems, reducing bureaucracy and streamlining policies. We will continue to review all our current systems to see if they can be refined and made simpler, quicker and less onerous.

We streamlined our accommodation to reduce costs whilst improving environmental sustainability by replacing outdated fuel sources with air source heat pumps and solar panels.

4.) Robust financial expertise to tackle future funding challenges

During the period, the Head of Finance attended Full Cost Recovery (FCR) training. This was followed up by a review of how we plan and achieve FCR. The knowledge was shared with senior managers. It included understanding our organisational overheads and the importance of realistic funding bids and funding applications.

Three-year budget templates were produced to aid future bid writing and manage existing projects. Project managers were able to provide funders with transparent reporting and confident to answer questions relating to FCR.

The finance team has attended fraud and cyber awareness training and has strong internal financial controls. We were proud to have feedback from our auditors that the accounts in 2023/4 were excellent in quality and accuracy.

5.) Ensure our people demonstrate our values, with particular emphasis on family carer focus

Our organisation maintains its focus on our values. In February 2025 we held an employee event to formally introduce our new strategy and to reaffirm our commitment to our values. Many of our employees have been family carers or are currently family carers and so we are fully cognisant of the needs of family carers. Our commitment to delivering our mission is unwavering.

6.) Continue to improve our digital offer

We have developed a series of online self-paced workshops and continued to enhance our website. Our internal systems have all migrated to the cloud to provide the foundations for future service enhancements, including the use of AI.

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Financial review

We are very appreciative to all of our supporters for their generous funding across our services despite these challenging economic times. We are committed to ensuring our income is used responsibly and effectively to achieve our mission to ensure family carers are visible, valued, supported and connected.

Headlines

	2024 £	2025 £	Comparison £	Comparison %
Income	2,329,952	2,151,168	(178,784)	(7.67)
Expenditure	(2,471,660)	(2,360,564)	(111,096)	(4.49)
Surplus / (Deficit)	(141,708)	(209,396)	67,688	47.77
Total charity funds	1,548,290	1,338,894	(209,396)	(13.52)

Our income has decreased on last year, whilst expenditure has also decreased it is not as much therefore we are reporting a deficit year. The good news is that the deficit is lower than allowed for when budgeting. This is due to various small grants secured during the period, a contract extension and better than forecast interest rates on our savings. We had allowed for a deficit of around £400k, the year ended with a deficit £208,126.

The unpredictable and challenging times for the charity sector look set to continue for the next 12 months. We are faced with increased running costs; increased staff costs due to NI changes and pressure on public sector funding making continued support from local authorities an uncertain source.

To help reduce our running casts we have decreased our accommodation space and at the same time invested in modernising our main building to be more energy efficient. We are exploring other ideas to reduce costs with minimum impact on services. We have invested in a new Business Development post researching ideas to help SFC become less reliant on the public sector.

Whilst we remain confident in our ability to continue to provide current services to our beneficiaries we have committed to a budget for the year ahead which allows an overspend of up to £485,000, including £214,000 in designated funds and £64,000 in unrestricted funds.

With resources diminishing we will continue to monitor closely our reserves and use of designated funds in line with policy.

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Restricted funds

Our restricted funds represent funds that have been given for a specific purpose and can only be used on those particular services.

Unrestricted funds

Our unrestricted funds are those which are not restricted or designated to a specific purpose.

Unrestricted funds arise from donations and legacies, bank interest, apportioned management costs from current projects and resultant surpluses from ended projects.

Unsurprisingly income from donations and legacies is hard to forecast, when budgeting for future periods SFC believes in taking a prudent approach and bases income on those grants and contracts which have been confirmed as receivable, or highly likely.

To maintain an expected level of service for our beneficiaries we budget to use unrestricted funds whilst seeking continued funding when agreements are coming to an end, or whilst seeking new funding to support areas of identified unmet need.

Designated funds

Our designated funds have been allocated by the trustees for specific purposes, as set out below.

The Caravan Fund

We own a fully accessible static caravan on the coast of Suffolk which is used by family carers and their families to access small breaks. The caravan provides much needed respite to carers who haven't been able to have a break for many reasons, including those who may not be able to afford to pay for a short break themselves. We ask for donations, if affordable, but hire it out free of charge.

We do receive a small amount of donations to support the caravan, but not enough to cover actual costs. Without external support for the caravan the length of time we remain able to offer this facility to family carers is uncertain.

The Respite Fund

The Respite Fund is used to provide help to family carers who are possibly facing carer breakdown or experiencing significant impact to their wellbeing. Typical funding might be used to help with unexpected costs, gaps when other funds are not available or the wait is too long, preventative support - including a small wellbeing treat, funding towards local school trips or respite.

Community Development fund

This fund provides community development work as outlined in our strategy, our volunteer development work and projects not funded by specific grants.

Children, Young People and Families Development Fund And Mental Health Development Fund

We have invested in training and developing specialised employees and evolving our services to support particular beneficiaries. We value and wish to retain experienced employees and maintain services for family carers for as long as possible. The nature of charity funding often means projects end and whilst we aim to secure further support by seeking appropriate funders and writing applications, when we do not have firm confirmation, we use these funds to plug the gaps.

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Financial review *(continued)*

Principal funding sources

These are set out in notes 5 and 6 to the accounts. The majority of funding continues to be from Suffolk-based local authorities and NHS bodies. The charity also benefits from donations from charitable trusts and individuals.

Investments

Our main bank is Bank of Scotland, however cash is also held in other banks to obtain best possible interest rates and Financial Services Compensation Scheme cover. There are no funds "invested". The cash position is consistent with the composition of funds balances which is shown in the Statement of Financial Activities.

Reserves Policy

It is essential that sufficient reserves are held to minimise the impact of significant loss of income. In the event of reduced income the main concerns of the trustees are:

- That the services provided can be wound down in a controlled manner with minimum impact on family carers, possibly allowing time for transfer of support given to family carers to other services.
- Suffolk Family Carers liabilities can be met.
- Staff commitments can be met and staff can continue working whilst new funding is secured.

The trustees have agreed to keep a level of reserves that would allow the organisation to operate for a period of between 6 to 12 months in a worst-case scenario. Based on the above policy target reserves for 2024/25 were between £235,571 and £471,141. Unrestricted reserves at £450,390, being the total unrestricted balance, not including designated funds, are within that parameter. Total free unrestricted reserves are £372,806 being the balance minus the unrestricted assets value. In addition to the unrestricted reserves the charity held designated funds amounting to £512,035 and restricted reserves of £376,469.

The level of reserves will be monitored monthly by the Senior Management Team and reported to the trustee Finance and Audit committee. If the forecast balance is outside the target totals then the trustees will consider what action, if any, may be appropriate taking into account any special circumstances. The policy will be reviewed annually.

Grants

Individual grants

SFC provides two types of grant funding to family carers:

1. The charity applies for small grant funding on behalf of beneficiaries. The criteria for making grants depends on the conditions attached by the funder to each activity/project. This year we have also been able to support family carers via the Household Fund and the Omicron Fund. Examples of grant usage are, a new washing machine, purchasing pill dispensers and supplying supermarket vouchers.
2. The charity also provides individual grants to family carers for respite and grants to overcome short term hardship.

During the year the charity provided 116 grants to individuals totalling £22,615 (2024: 169 grants totalling £31,777).

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Plans for future periods

Charities across the UK are experiencing financial challenges. Demand for services is growing at the same time income is less reliable and running costs are increasing. Suffolk Family Carers is not immune to these pressures. We would like to continue to invest in employee development and improved systems as we believe they provide efficient service delivery as well as support wellbeing. However, our reserves are depleting and future income is uncertain. We need to adapt to the changing circumstances.

We will review our organisational structure to ensure we maintain a robust charity with the right people to adapt and lead services for the future.

We will continue to make efficiency improvements including digitising routine administration operations and improving our website and online services, thereby enabling family carers to 'self-serve' if they wish to. This will free our advisers' time to support family carers who need individualised support.

Our new Business Development Manager role has commenced research into the viability of marketing a service offer to businesses. This work will also increase awareness of Suffolk Family Carers within the business community and generate other opportunities going forward.

We will continue to work with under-served groups, with actions to forge links with groups and communities in Suffolk, following local Public Health definitions of local communities at risk of health inequalities who need support.

Our Talk and Support project will develop further, to include some additional services.

We will continue to develop our on-line offer of the Moving and Handling service.

CYPFS will develop a YC Champions network.

MHWBS will work with the Veterans Voice network to deliver our veteran related carers groups and our 1:1 work funded by Armed Forces Covenant Fund Trust and Veterans Foundation.

MHWBS will also further develop our relationship with Wellbeing Suffolk to ensure that family carers and their needs remain at the forefront of service delivery.

MHWBS programmes and workshops' focus next year will be the ongoing development of self-access videos, enabling family carers to access key information at a time that is suitable to them.

We have received funding from the Integrated Care Academy to raise awareness of the NHS app and how this can be used by family carers. In the coming year we will be using a variety of approaches to raise awareness of and support training needs of the app using in person and digital methods supported by volunteers.

Looking forward to year end March 2026, our Volunteer Development Manager expects to:

- Recruit to volunteer support in schools.
- Increase volunteering opportunities in the community and within our single point of access (Hub).
- Provide 'follow-up' calls conducted by volunteers.
- Provide marketing support.
- Offer a Children, Young People and Families mentoring placement to help develop volunteer role.
- Develop online peer to peer support for family carers (Care to Chat).
- Explore digitally enabled micro volunteering opportunities.

Suffolk Family Carers Limited

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Structure, governance and management

Governing Document

Suffolk Family Carers is a registered company in England and Wales limited by guarantee (No: 3507600) governed by its Memorandum and Articles of Association dated 10 February 1998. It is registered as a charity with the Charity Commission (No: 1069937). The registered office is: Unit 9, Hill View Business Park, Old Ipswich Road, Claydon, IP6 0AJ.

Trustee recruitment and appointment

Trustees are recruited through a mixture of local and national advertisements and via personal recommendation. They take part in an interview process and a key requirement is to have an affinity with the work we do.

Trustee board members give their time to the charity on a purely voluntary basis except where the organisation employs them in a professional capacity. Any expenses reclaimed from the charity and related party transactions, are set out in note 13 and note 24 to the accounts.

Trustee induction and training

New trustees are given an overview of the organisation at an induction meeting with a senior manager. They are given copies of various organisation documents including "The Good Trustee Guide" by NCVO and our Memorandum and Articles of Association. Experience of day to day work on the frontline is obtained by shadowing various members of staff as they perform their daily duties. Trustees are then invited to contribute to specialist working groups where appropriate. Trustees also attend training courses as appropriate.

Organisation

The charity is managed by the Board of Trustees as set out on page 3. The Board meets six times a year and there are sub-committees who report to the Board covering development, governance, HR and finance and audit. A Chief Executive Officer is appointed by the trustees to manage the day to day operations of the charity.

Pay policy for senior staff

Pay at all levels is set in line with the organisational pay structure and is scrutinised by the HR Committee. Pay for the Chief Executive Officer is considered and agreed outside of this process by the Chair of Trustees and the Chair of HR Committee

Risk Management

The senior management team at the charity maintains a risk register which is actively reviewed at each governance sub-committee and at the Board of Trustees annually, or when necessity arises. The risk register is maintained using a simple scoring system to enable major risks to be identified and action plans created. The trustees review and agree policies, systems, and procedures to mitigate those risks identified.

The main risks arising from the charity's operations are reduction in funding, liquidity risk, cash flow risk, and interest rate risk.

Suffolk Family Carers Limited

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Funding Risk

The charity seeks to manage funding risk by continuing to identify and apply for grant funding for new services rather than rely on statutory funding. The charity is developing tender documents, in preparation for future tenders, by consulting with family carers and funding commissioners and ensuring service levels remain high and meet family carers' needs.

Liquidity risk

The charity seeks to manage financial risk by ensuring sufficient liquidity is available to meet foreseeable needs and to invest cash in assets safely and profitably. Short-term flexibility is achieved by having sufficient unrestricted reserves. The charity finances its investment in tangible fixed assets through operating lease contracts. The future obligations arising from these contracts are set out in note 23 of the financial statements.

Cash flow risk

The charity needs to manage cash-flow in order to meet its debts as they fall due. Management and the trustees therefore consistently monitor this and produce cash-flow forecasts to ensure there are sufficient cash reserves available in the charity.

Interest rate risk

The charity maintains sufficient funds in its current account to meet short term demand. Surplus short term funds are held on deposit to obtain interest. The charity manages its exposure to interest rate fluctuations on its longer term cash investments by entering into fixed rate agreements.

Fundraising

The charity does not actively fundraise from members of the public or engage third parties to fundraise on its behalf, the main fund raising approach is to apply for funding from grant awarding bodies.

Project workers within service areas identify need and apply for specific grant funding.

The charity receives many unsolicited donations from members of the public and local organisations, often from people who have benefited from the services provided or others who have heard of the impact of the services in their communities and want to support the cause. The charity is very grateful for the continued support of such donations.

The charity continues to believe its fund raising approach does not warrant signing up to a fundraising standard, and we are pleased to report we have not received any complaints about fundraising.

Trustees' responsibilities statement

The trustees (who are also directors for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Suffolk Family Carers Limited

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2025

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity 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 charity auditor is 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 auditor is aware of that information.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved and signed on behalf of the board of trustees by:

S Brooks - Chair
Trustee

Suffolk Family Carers Limited

Company Limited by Guarantee

Independent auditor's report to the members of Suffolk Family Carers Limited

Year ended 31 March 2025

Opinion

We have audited the financial statements of Suffolk Family Carers Limited (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, 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 charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, 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 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 trustees with respect to going concern are described in the relevant sections of this report.

Suffolk Family Carers Limited

Company Limited by Guarantee

Independent auditor's report to the members of Suffolk Family Carers Limited (continued)

Year ended 31 March 2025

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Suffolk Family Carers Limited

Company Limited by Guarantee

Independent auditor's report to the members of Suffolk Family Carers Limited

(continued)

Year ended 31 March 2025

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charity for the purposes 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 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 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 trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In addition to discussions with the client regarding the potential areas for irregularities and non compliance the following tests were also performed;

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, testing of journal entries and other adjustments for appropriateness, evaluation the rational of significant transactions outside the normal course of activities and reviewing accounting estimates for bias.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory framework that the company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act and Employment law.

As a result of performing the above, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations.

Suffolk Family Carers Limited

Company Limited by Guarantee

Independent auditor's report to the members of Suffolk Family Carers Limited

(continued)

Year ended 31 March 2025

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Suffolk Family Carers Limited

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2025

				2025		2024
	Note	Unrestricted funds £	Designated Funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments						
Donations and legacies	5	11,654	5,039	144,165	160,858	140,491
Charitable activities	6	118,933	-	1,786,735	1,905,668	2,130,056
Investment income	7	64,248	-	-	64,248	58,945
Other income	8	975	17,906	1,513	20,394	460
Total income		<u>195,810</u>	<u>22,945</u>	<u>1,932,413</u>	<u>2,151,168</u>	<u>2,329,952</u>
Expenditure						
Charitable activities	9	376,592	159,017	1,824,955	2,360,564	2,471,660
Total expenditure		<u>376,592</u>	<u>159,017</u>	<u>1,824,955</u>	<u>2,360,564</u>	<u>2,471,660</u>
Net expenditure before transfer of funds		(180,782)	(136,072)	107,458	(209,396)	(141,708)
Transfers between funds		155,279	58,915	(214,194)	-	-
Net movement in funds		<u>(25,503)</u>	<u>(77,157)</u>	<u>(106,736)</u>	<u>(209,396)</u>	<u>(141,708)</u>
Reconciliation of funds						
Total funds brought forward		475,893	589,192	483,205	1,548,290	1,689,998
Total funds carried forward		<u>450,390</u>	<u>512,035</u>	<u>376,469</u>	<u>1,338,894</u>	<u>1,548,290</u>

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

The notes on pages 24 to 37 form part of these financial statements.

Suffolk Family Carers Limited

Company Limited by Guarantee

Balance sheet

31 March 2025

		2025	2024
	Note	£	£
Fixed assets			
Tangible fixed assets	15	120,389	71,147
Current assets			
Debtors	16	143,761	156,536
Cash at bank and in hand		1,208,682	1,431,902
		<u>1,352,443</u>	<u>1,588,438</u>
Creditors: Amounts falling due within one year	17	<u>(133,938)</u>	<u>(111,295)</u>
Net current assets		1,218,505	1,477,143
Total assets less current liabilities		<u>1,338,894</u>	<u>1,548,290</u>
Net assets		<u>1,338,894</u>	<u>1,548,290</u>
Funds of the charity			
Restricted funds		376,469	483,205
Unrestricted funds		450,390	475,893
Designated funds		512,035	589,192
Total charity funds	20	<u>1,338,894</u>	<u>1,548,290</u>

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

These financial statements were approved by the board of trustees and authorised for issue and are signed on behalf of the board by:

S Brooks - Chair
Trustee

Company registration number: 03507600

The notes on pages 24 to 37 form part of these financial statements.

Suffolk Family Carers Limited

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure	(209,396)	(141,708)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	13,207	17,500
(Profit)/loss on disposal of tangible fixed assets	(17,906)	-
Other interest receivable and similar income	(64,248)	(58,945)
<i>Changes in:</i>		
Trade and other debtors	12,775	(30,614)
Trade and other creditors	22,643	(9,704)
Cash generated from operations	(242,925)	(223,471)
Interest received	64,248	58,945
Net cash used in operating activities	(178,677)	(164,526)
Cash flows from investing activities		
Purchase of tangible assets	(76,043)	-
Proceeds from sale of tangible assets	31,500	-
Net cash used in investing activities	(44,543)	-
Net decrease in cash and cash equivalents	(223,220)	(164,526)
Cash and cash equivalents at beginning of year	1,431,902	1,596,428
Cash and cash equivalents at end of year	1,208,682	1,431,902

The notes on pages 24 to 37 form part of these financial statements.

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 9, Hill View Business Park, Old Ipswich Road, Claydon, Suffolk, IP6 0AJ.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The charity has made a deficit this year of £208,126 (2024: £141,710). The unrestricted reserves are within the target level and so the Trustees consider that the charity has adequate reserves to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Income *(continued)*

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- interest on funds held on deposit or invested is included upon notification of the interest paid or payable by the bank.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis.

Intangible assets

Intangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated amortisation and impairment losses.

Amortisation

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Website - 20% straight line

If there is an indication that there has been a significant change in amortisation rate, useful life or residual value of an intangible asset, the amortisation is revised prospectively to reflect the new estimates.

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation.

Tangible assets costing more than £1,000 are capitalised and included at cost, including any incidental expenses of acquisition.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Plant and equipment	-	10% straight line
Office equipment	-	10% straight line
Motor vehicles	-	33% straight line
Computer equipment	-	33% straight line
Improvement to leasehold property	-	Over the remaining period of the lease

Grants payable

Grants payable are accounted for when approved by the Trustees.

Redundancy

Redundancy and termination costs are recognised as an expense in the Statements of Financial Activities and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either:

- Terminate the employment of an employee or group of employees before normal retirement date; or
- Provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

4. Limited by guarantee

The charity is a company limited by guarantee and does not have share capital. Every member of the charity undertakes to contribute such amounts (not exceeding £10) as may be required in the event.

5. Donations and legacies

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £
Donations				
Donations and Legacies	11,654	5,039	7,915	24,608
Grants				
Grants receivable	-	-	136,250	136,250
	<u>11,654</u>	<u>5,039</u>	<u>144,165</u>	<u>160,858</u>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Donations				
Donations and Legacies	18,004	12,331	13,640	43,975
Grants				
Grants receivable	-	800	95,716	96,516
	<u>18,004</u>	<u>13,131</u>	<u>109,356</u>	<u>140,491</u>

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

5. Donations and legacies *(continued)*

Donations, legacies and grants received consist of;

	2025	2024
	£	£
Armed Forces Covenant Fund Trust	14,419	-
Babergh & Mid Suffolk District Council	-	14,625
Carers Trust	2,039	2,900
East Suffolk Council	-	3,579
Integrated Care Academy	5,000	-
Mid Suffolk Axis	-	6,322
Mid Suffolk District Council	-	8,418
Membership fees	825	945
Morrisons Foundation	1,018	-
Sport England	4,500	-
Stowmarket Town Council	875	-
Suffolk Community Foundation		
- Apollo Fund	10,992	-
- High Sheriff's Fund	1,962	-
- Fonnereau Road Health Foundation Fund	2,600	-
- David and Jill Simpson Fund	4,940	-
- Scarecrow Fund	-	2,000
- Suffolk Giving Grantmaking Fund	3,000	-
- Pargiter Trust Grantmaking Programme	4,940	-
- Port Community Fund	-	1,992
- Private Fund JA	2,000	1,934
- Suffolk Household Support Grantmaking Programme	14,000	10,000
- Suffolk Serious Violence Prevention Fund	2,903	-
Suffolk County Council	33,619	3,008
Sundry Grants & Donations	22,908	30,720
The Crane Fund	-	5,988
The Mrs L D Rope Third Charitable Settlement	338	14,298
The Veteran's Foundation	25,480	23,439
West Suffolk Council	2,500	10,000
Youth Music	-	323
	<u>160,858</u>	<u>140,491</u>

6. Charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2025
	£	£	£
Income from charitable activities	<u>118,933</u>	<u>1,786,735</u>	<u>1,905,668</u>
	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2024
	£	£	£
Income from charitable activities	<u>143,933</u>	<u>1,986,123</u>	<u>2,130,056</u>

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

6. Charitable activities *(continued)*

Charitable activities received consist of;

	2025	2024
	£	£
Alzheimer's Society	61,500	61,500
Armed Forces Covenant Fund	40,528	45,147
East Suffolk Council	2,090	-
East Suffolk and North Essex NHS Foundation Trust	50,000	50,000
NHS	590,534	600,135
PohWER	165,085	165,085
Suffolk County Council	786,928	960,155
Suffolk Libraries	79,941	77,350
Sundry income	-	2,804
The National Lottery Community Fund	116,609	109,880
Turning Point	-	58,000
West Suffolk Council	10,000	-
Whitton Youth Partnership	2,453	-
	<u>1,905,668</u>	<u>2,130,056</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>64,248</u>	<u>64,248</u>	<u>58,945</u>	<u>58,945</u>

8. Other income

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £
Other income	<u>975</u>	<u>17,906</u>	<u>1,513</u>	<u>20,394</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other income	<u>360</u>	<u>100</u>	<u>460</u>

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

9. Expenditure on charitable activities

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Core services	30,356	–	392,283	422,639	407,020
Children, Young People and Families Service	437,327	8,218	44,214	489,759	501,111
Mental Health and Wellbeing	239,691	–	24,511	264,202	330,668
Adult Carers Services	1,055,891	14,397	113,676	1,183,964	1,232,861
	<u>1,763,265</u>	<u>22,615</u>	<u>574,684</u>	<u>2,360,564</u>	<u>2,471,660</u>

Of the above costs, £376,592 were unrestricted (2024: £349,577), £159,017 were designated (2024: £170,558) and £1,824,589 restricted (2024: £1,951,525).

Included within operational costs are grants paid totalling £22,615 (2024: £32,737) paid to individuals and community groups. Details of the purposes of the grants are included within the Trustees' report.

Support costs include governance costs of £18,783 (2024: £16,697) which have been apportioned directly to activities undertaken in 2025.

10. Analysis of support costs

	2025 £	2024 £
Wages and salaries	355,000	324,357
Rent and utilities	103,543	110,208
Governance costs	18,783	16,697
Insurance	17,302	17,220
Staff Training	4,263	4,406
IT Support and Licences	75,390	79,315
Fundraising	403	347
	<u>574,684</u>	<u>552,550</u>

11. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	13,207	17,500
Operating lease payments	68,294	70,076
Fees payable for the audit of the financial statements	<u>16,770</u>	<u>15,198</u>

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	1,665,694	1,731,893
Social Security costs	131,294	133,078
Employer contributions to pension plans	114,790	115,796
	<u>1,911,778</u>	<u>1,980,767</u>

The average head count of employees during the year was 73 (2024:79).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

One redundancy payments was made in the year £4,172 (2024: £Nil). These payments were made inline with contractual agreements and have been accounted for inline with the accounting policy noted.

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £366,965 (2024: £354,330).

13. Trustee remuneration and expenses

No remuneration or other benefits were received from the charity or a related entity by the trustees during the year (2024: £Nil).

During the year, no trustee (2024: none) received reimbursement of expenses (2024: £Nil).

14. Intangible assets

	Website £
Cost	
At 1 April 2024 and 31 March 2025	<u>20,400</u>
Amortisation	
At 1 April 2024 and 31 March 2025	<u>20,400</u>
Carrying amount	
At 31 March 2025	<u>—</u>
At 31 March 2024	<u>—</u>

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

15. Tangible fixed assets

	Improvement to Leasehold Property £	Plant and equipment £	Office equipment £	Motor vehicles £	Computer equipment £	Total £
Cost						
At 1 April 2024	-	68,581	6,010	89,232	37,051	200,874
Additions	76,043	-	-	-	-	76,043
Disposal	-	-	-	(51,617)	-	(51,617)
At 31 March 2025	<u>76,043</u>	<u>68,581</u>	<u>6,010</u>	<u>37,615</u>	<u>37,051</u>	<u>225,300</u>
Depreciation						
At 1 April 2024	-	19,187	3,303	71,546	35,691	129,727
Charge for the year	-	6,586	1,596	4,092	933	13,207
Disposals	-	-	-	(38,023)	-	(38,023)
At 31 March 2025	<u>-</u>	<u>25,773</u>	<u>4,899</u>	<u>37,615</u>	<u>36,624</u>	<u>104,911</u>
Carrying amount						
At 31 March 2025	<u>76,043</u>	<u>42,808</u>	<u>1,111</u>	<u>-</u>	<u>427</u>	<u>120,389</u>
At 31 March 2024	<u>-</u>	<u>49,394</u>	<u>2,707</u>	<u>17,686</u>	<u>1,360</u>	<u>71,147</u>

16. Debtors

	2025 £	2024 £
Trade debtors	46,471	71,861
Prepayments and accrued income	85,565	76,725
Other debtors	11,725	7,950
	<u>143,761</u>	<u>156,536</u>

17. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	68,755	24,657
Accruals and deferred income	36,433	56,270
Social security and other taxes	28,286	29,173
Other creditors	464	1,195
	<u>133,938</u>	<u>111,295</u>

18. Deferred income

	2025 £	2024 £
At 1 April 2024	38,548	33,659
Amount released to income	(38,548)	(33,659)
Amount deferred in year	16,135	38,548
At 31 March 2025	<u>16,135</u>	<u>38,548</u>

Deferred income relates to income received by the charity relating to a future period that is paid in advance.

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

19. Pensions and other post retirement benefits

The Charity operates a group personal pension scheme, the assets of which are held in an independently administered fund. Employers' contributions paid during the period amounted to £114,790 (2024: £115,796).

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

20. Analysis of charitable funds

2025

Designated funds

	Balance at 1 April 2024	Income	Expenditure	Transfer	Balance at 31 March 2025
	£	£	£	£	£
Respite	32,315	-	(6,219)	-	26,096
Caravan fund	58,033	725	(15,996)	10,000	52,762
Community Development	367,834	18,041	(117,613)	54,181	322,443
Mental Health Development	75,661	-	(14,970)	(5,266)	55,425
Children, Young People and Families Development	55,349	4,179	(4,219)	-	55,309
	<u>589,192</u>	<u>22,945</u>	<u>(159,017)</u>	<u>58,915</u>	<u>512,035</u>

General funds

	Balance at 1 April 2024	Income	Expenditure	Transfer	Balance at 31 March 2025
	£	£	£	£	£
Core Services	<u>475,893</u>	<u>195,810</u>	<u>(376,592)</u>	<u>155,279</u>	<u>450,390</u>

Restricted funds

	Balance at 1 April 2024	Income	Expenditure	Transfer	Balance at 31 March 2025
	£	£	£	£	£
Core Services	6,379	43,250	(46,044)	6,567	10,152
Children Young People Families Service	72,039	533,159	(485,540)	(68,490)	51,168
Mental Health and Wellbeing	95,932	297,823	(249,232)	(39,046)	105,477
Adult Carers Services	308,855	1,058,181	(1,044,139)	(113,225)	209,672
	<u>483,205</u>	<u>1,932,413</u>	<u>(1,824,955)</u>	<u>(214,194)</u>	<u>376,469</u>
Total funds 2025	<u>1,548,290</u>	<u>2,151,168</u>	<u>(2,360,564)</u>	<u>-</u>	<u>1,338,894</u>

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

2024

Designated funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2024 £
Respite	45,486	2,870	(16,041)	–	32,315
Caravan fund	58,606	715	(14,728)	13,440	58,033
Community Development	464,018	3,509	(79,863)	(19,830)	367,834
Mental Health Development	87,680	–	(11,821)	(198)	75,661
Children, Young People and Families Development	97,777	6,037	(48,105)	(360)	55,349
	<u>753,567</u>	<u>13,131</u>	<u>(170,558)</u>	<u>(6,948)</u>	<u>589,192</u>

General funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2024 £
Core Services	<u>467,903</u>	<u>221,242</u>	<u>(349,577)</u>	<u>136,325</u>	<u>475,893</u>

Restricted funds

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2024 £
Core Services	5,466	43,293	(42,379)	(1)	6,379
Children Young People Families Service	40,354	537,682	(453,006)	(52,991)	72,039
Mental Health and Wellbeing	117,966	340,011	(318,845)	(43,200)	95,932
Adult Carers Services	304,742	1,174,593	(1,137,295)	(33,185)	308,855
	<u>468,528</u>	<u>2,095,579</u>	<u>(1,951,525)</u>	<u>(129,377)</u>	<u>483,205</u>
Total funds 2024	<u>1,689,998</u>	<u>2,329,952</u>	<u>(2,471,660)</u>	<u>–</u>	<u>1,548,290</u>

Core Services

This service supports the activities provided to family carers. It includes the CEO office functions, human resources, finance, contracts management, communications and the volunteering project.

Children, Young People and Families Service

We support young people from age 5 years up to 24 years of age, who care for a parent, grandparent or sibling. The aim of the service is to support young people to reduce inappropriate or excessive caring and to ensure that young carers have a chance to be children, first and foremost, by receiving opportunities to have a break from their caring roles, relax and make new friends and make successful transitions into adulthood.

Support has included information, advice, one to one support, drop-ins at schools and colleges, peer support, monthly clubs, activities, life skill workshops and residential trips.

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

Mental Health and Wellbeing Service

We provide a range of services and support to family carers who are looking after someone with dementia or mental health and/or substance misuse issues. We offer a range of information and support programmes to help family carers maintain and improve their own emotional wellbeing and bring resilience to their caring role.

Adult Carers Services

We provide information, advice, guidance and advocacy to adult family carers in Suffolk. We ensure family carers access appropriate services and support from us and we put them in touch with other organisations which can help them.

We provide support to family carers in GP surgeries across East and West Suffolk and hospital based carer support in the Ipswich, West Suffolk, and James Paget hospitals. We also provide a variety of services which help family carers stay well.

Designated funds

The purpose of the designated funds is described in the Trustee' Report on page 11.

Transfers

Transfers from restricted to unrestricted funds represent a proportion of support and development services which include strategic planning and management, contract management, finance and personnel, and are chargeable to restricted funds.

21. Analysis of net assets between funds

Year ended 31 March 2025

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Tangible fixed assets	77,584	42,805	–	120,389
Net current assets	372,806	469,230	376,469	1,218,505
	<u>450,390</u>	<u>512,035</u>	<u>376,469</u>	<u>1,338,894</u>

Year ended 31 March 2024

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Tangible fixed assets	4,069	49,392	17,686	71,147
Net current assets	471,824	539,800	465,519	1,477,143
	<u>475,893</u>	<u>589,192</u>	<u>483,205</u>	<u>1,548,290</u>

22. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	<u>1,431,902</u>	<u>(223,220)</u>	<u>1,208,682</u>

Suffolk Family Carers Limited

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2025

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Not later than 1 year	47,523	63,185
Later than 1 year and not later than 5 years	19,730	22,692
Later than 5 years	44,022	48,024
	<u>111,275</u>	<u>133,901</u>

24. Related parties

During the year, the charity received advice and software support amounting to £1,682 (2024: £1,253) from Scrutton Bland LLP, an entity in which J Tucker (Trustee and Treasurer) is a partner. At 31 March 2025, the charity owed Scrutton Bland LLP £145 (2024: £300).

During the year, the charity received income totalling £406,838 from NHS Suffolk and North Essex Integrated Care Board, an entity in which K Alderson (CEO) is ICS VCSE Assembly chair (2024: £391,870). No balance was outstanding at the year end.

During the year, the charity received income totalling £47,337 (2024: £15,926) from Suffolk Community Foundation, an entity in which Jane Millar (Trustee) is a Trustee. No balance was outstanding at the year end.

Trustees made donations to the charity totalling £235 (2024: £210) during the year, of which £40 was in accrued income at the year end.