Annual Report

For the year to 31 December 2025

Contents

Charity Information

Charity Name:	Care for the Family	
Registered Numbers:	Company Number:	03482910
	Charity Number:	1066905
	OSCR Number:	SC038497
Registered Office:	Tovey House Cleppa Park Newport, NP10 8BA	
Website Address:	www.cff.org.uk	
Council of Management:	John O'Brien	(Chair)
	Norman Adams	(Resigned 5th March 2026)
	Nick Andrews	(Appointed 1st June 2025)
	Samantha Callan	
	Iain Duthie	(Appointed 1st April 2026)
	Paul Francis	
	Yolanda Ibbett	
	Sally Jones-Evans	(Appointed 1st April 2025)
Executive Team:	Robin Vincent	(Chief Executive)
	Rob Parsons	(Founder)
	Paula Pridham	(Resigned 31st March 2025)
	Katharine Hill	
	Andrew Firth	
	Philip Jinadu	
Registered Auditors:	Menzies LLP 5th Floor Hodge House 114-116 St Mary Street Cardiff, CF10 1DY	
Bankers:	Lloyds Bank plc 45 Newport Road Cardiff, CF24 0TW	
	CAF BANK Ltd Kings Hill West Malling Kent, ME19 4TA	

Chair of Trustees' Welcome

I'm pleased to be able to introduce this Annual Report from Care for the Family. You may have heard the saying, 'Every contact leaves a trace'. Originally formulated as a principle of forensic investigation more than a century ago, we can all recognise its wider application. As we review the year, it reminds us that every moment of connection has the potential to make a difference in people's lives.

In Care for the Family, we have seen that truth demonstrated in many different ways this year. Some contacts have taken the form of in-depth support: maybe a befriender walking alongside a parent who has lost a child, or a facilitator helping a mum or dad discover new confidence through one of our parenting courses. These moments of connection and impact leave traces that shape lives long after the conversations end.

Other contacts are lighter but no less meaningful. A short reel on social media offering a timely piece of encouragement; a couple listening to the *Couple Goals* podcast and realising they are not alone; or someone picking up one of our books and discovering hope within its pages. Even these small touchpoints have the potential to change the direction of a day, a decision, or a whole relationship.

What unites every part of our work - from family-building holidays to digital resources, from specialist support to nationwide events - is our commitment that each interaction, however big or small, will carry something positive into the lives of those we reach.

As we look ahead to the coming year, we will continue to invest in both the in-depth, life-changing support that meets people in their hardest moments, and the accessible, light-touch resources that equip families day by day. We cannot always know the full impact of a conversation, a course, a video, or a brief piece of guidance. But whatever form our contact takes, we will seek to ensure that it leaves a trace of hope, comfort and encouragement.

On behalf of the Trustees and the whole team at Care for the Family, I want to say thank you to our Partners, donors, volunteers and supporters, for making those traces possible.

John O'Brien
Chair of Trustees

Report of the Council of Management
For the Year to 31 December 2025

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2025, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

Objectives and Activities

Care for the Family's purpose is to strengthen and support family life – enabling families to find help during challenging times, and encouragement in the good times. We provide relationship education and support in three central areas of family life: couple support, parenting and bereavement.

Our initiatives include:

- An engaging programme of events with teaching on family life topics
- Subsidised relationship-building activity holidays for single parent families
- Parent training courses delivered by a network of trained facilitators
- Resources and courses to support couple relationships
- Bereavement Care Awareness days delivered through local community initiatives
- Networks of trained volunteer befrienders in more specialised areas of family life support
- Writing and producing books, videos, podcasts and other accessible resources to strengthen family life
- Focused projects to meet specific needs, for example those parenting alone or with children with additional needs

Achievements and Performance

In the last Annual Report, we identified some specific goals for 2025, and here we indicate our progress against those goals.

Specific Objectives	Measured Progress/Success/Achievements
Build on our provision for single parent families by offering a new type of holiday for those who may have difficulty with the more physically demanding activities (such as zip wires and canoeing) on our existing breaks.	We were able to identify a suitable centre and create a new style of holiday with a more relaxed feel. The aim was to create a space where parents and children could unwind, build friendships, and enjoy memorable shared experiences. The break was very popular and we plan to extend our provision of such holidays to another new centre in 2026.
Create and launch a new series of podcasts, as well as a YouTube show, providing content and resources for couples to strengthen their relationship.	In the autumn we developed, produced and released the first season of the *Couple Goals* video podcast. It features a young married couple interviewing other couples and relationship experts about a range of issues. The podcast had achieved 12,059 listens by the end of 2025 (average 1,340 per episode) with 769,851 views of clips and supporting material on social media.
Complete a thorough update and full rewrite of the *Time Out for Parents: Additional Needs* course, to reflect the most current understanding of children's needs and how parents can best care for them.	The course was fully updated based on evaluation feedback and the latest understanding of how families can be supported most effectively. In particular, new material was included on emotional needs, sensory processing and meltdowns. The sessions were piloted in the summer and new training for facilitators also developed, ready for the materials to be rolled out from January 2026.
Develop the content for a new event to inform and equip parents and carers, provisionally titled *Left to Their Own Devices? Confident Parenting in*	We researched and developed content to cover key areas such as dopamine-driven content, sextortion, identity issues and pornography, balanced with ideas on how to use the online world

a Digital World.	in a positive way. The event was successfully launched in the autumn and we will revise and update the content in light of feedback before taking it to more locations across the UK in 2026.
Research and write a book for stepfamilies, supporting them in their couple relationship and parenting (ready for publication in 2026).	Editing and proofreading has been completed, and we will consider options for publication in 2026.

Events, conferences and training

A key way that Care for the Family engages with families to achieve our charitable objectives is through events and training – both online and in person.

Events and conferences

The following events took place in person, at various venues around the UK ranging from Falmouth to Aberdeen and Belfast, helping more than 7,000 people:

> "Going through a difficult patch in our marriage. Thanks for bringing up the affair. It's made me feel our marriage could still have a chance to go the distance. Also that others could be going through similar troubles. Thank you.'
>
> Attendee, *Going the Distance*

- Left To Their Own Devices – Equipping parents and carers with practical skills and knowledge to help their children navigate the online world
- Tweens and Teens – Help for parents as their children leap from childhood to adolescence
- Going the Distance – Practical ideas for couples in how to communicate well, deepen connection and build a lasting relationship
- A Mind of Their Own – Equipping parents to support their child's wellbeing
- An Evening with Rob Parsons – Rob shares how we can make the best of our circumstances, gifts, opportunities and relationships
- Playtime National Conference – A mix of plenary sessions and specialist workshops to inspire and equip church toddler groups in their work supporting parents of young children

We also provided a programme of seminars at various festivals and independent conferences, reaching over 3,000 people with family-building content. In addition Katharine Hill spoke at various events including a seminar for Amazon's Parent Group on how to support children's wellbeing, and several on the subject of managing digital engagement and the online world.

In partnership with Min-y-Don outdoor activity centre we organised a weekend called *Mountain Dad*. A group of dads and their children stayed at the centre and climbed a local mountain – creating the opportunity to achieve a challenge together and build family bonds. Feedback from those who attended was very positive.

We also provided 12 different support events throughout the year for bereaved parents, bereaved siblings, for those widowed young and parents of children with additional needs. These offered in-depth peer support and specialist help to those attending, including specially-filmed video content, live talks, and the use of small facilitated breakout discussion groups. Some of these more specialist events are provided online (but still 'live'), with the advantage that people can join in however remote their location, if we are not visiting their area. The mixed provision of online, day and residential events enabled us to support 200 people. One bereaved parent said, 'This weekend has been amazing – it's the safest place I've been since my loss'.

Training

A key element of our work is providing training to those who wish to support people in their local communities. This includes individuals from local authorities, schools, community groups and churches. Our training is high quality and draws on proven research-based theory.

During the year we trained 104 new facilitators who are now fully licensed and equipped to run the range of *Time Out for Parents* courses in their settings. This included in-house training for staff at Islington Council and three area teams at Action for Children Scotland, all of whom are seeking to come alongside parents in particularly challenging circumstances.

> 'The course provided families with information that was very practical and easy to implement. The material was well-paced and the guidelines very helpful in my facilitation role. Thoroughly enjoyed running this course.'
>
> *Facilitator*

In addition, 30 people completed the training to deliver the *Children with Additional Needs* course, and a further 69 facilitators attended our free relicensing training for those who need a refresher session in order to ensure their skills and knowledge are up to date, and were relicensed to run courses.

> "This course has totally changed our lives, I just wish we had known some of it earlier. We could have helped save our child from some of their anxiety'.'
>
> Parent, *Time Out for Parents* course

Hundreds of parenting courses were run during the year by licensed facilitators, reaching approximately 4,200 parents across the UK. The top four courses run were *Children with Additional Needs, Handling Anger in the Family, The Teenage Years* and *The Primary Years.*

During the year we carried out a full update of the *Children with Additional Needs* course, which is now available to facilitators to run from January 2026 onwards.

In the spring and again in the autumn we ran our *Time Out for Parents: Additional Needs course* online, for parents of children with complex and challenging needs. Parents valued the chance to meet with others and learn new parenting approaches, in an accessible way in their own homes. One parent said, 'We particularly valued hearing the experiences of others, including the facilitators. We have taken away several tips but most importantly it has been nice to not feel like we're the only ones, which has made us feel more confident in our parenting.'

Bereavement Care Awareness training sessions are delivered in-person or online, to equip people to feel confident to support those who have been bereaved. Sessions are presented by a small team of trained volunteer facilitators. In total, the volunteer facilitators delivered 36 training events in 2025. 17 of these were online, enabling delegates from all parts of the country to join, and 19 took place in locations around the UK. These were attended by 664 delegates in total.

> 'Really helpful training. Brilliant facilitator/trainer. Loved having space to think about this – it will make a difference.'
>
> Attendee, *Bereavement Care Awareness Training*

In the autumn we held an in-person gathering of the team, at Care for the Family's offices in Newport. This enabled us to refresh their training skills, update their knowledge and reinforce our appreciation of their voluntary contribution to the charity's work.

Family-building breaks

Single parent families often encounter unique challenges, and our *Take A Break* multi-activity adventure holidays are designed to provide a much-needed break from the stresses of daily life. These special weeks foster stronger family connections, enhance relationships, boost the confidence of both parents and children, offer hope and create opportunities for families to bond with other families facing similar circumstances, helping them to feel less alone. These short holidays are provided at a subsidised price to make them within reach of families who have often experienced heartache, upheaval and even trauma, through bereavement, relationship breakdown or domestic violence. In 2025 we hosted five such holidays across four centres in Wales, Scotland, and Essex, welcoming 58 families, consisting of 58 parents and 87 children.

As mentioned in the 'goals' section above, this year we trialled a new type of holiday within the programme. To date these breaks have generally been held at outdoor activity centres and have focused on more 'high-octane' experiences such as zip wiring, rock climbing, and other adventure-based activities. These holidays have always been well-received, and the activities have been very effective in helping parents and children bond, and increasing their confidence. However, we recognise that not all single parents or their children feel comfortable with this type of activity or are physically able to take part.

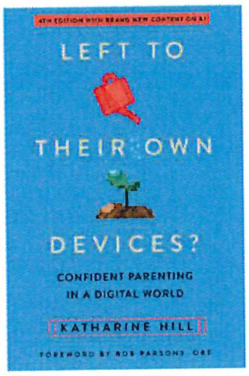
With that in mind, we developed a new, more relaxed seaside holiday, designed specifically for families who prefer a gentler pace. The aim was to create a space where parents and children could unwind, build friendships, enjoy simple seaside fun, and still experience the sense of community that makes our holidays so special.

> 'The holiday has been amazing. It's given me time to reflect and think about my future, something I never usually get the chance to do, and spend quality time having fun with my children.'
>
> Single parent, *Take A Break holiday*

The break was very successful and met a real need within the single parent community - creating space for connection, belonging, rest, reflection, and memorable shared experiences. We plan to include two such holidays in our 2026 programme if possible.

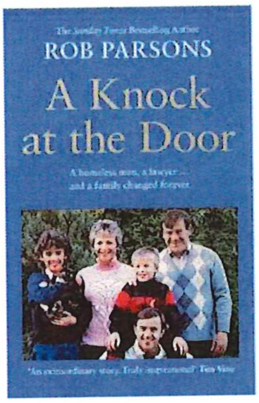
Resources and courses

Care for the Family's books, digital courses and other materials give help to many families across the UK and beyond, providing encouragement and practical support to help strengthen family life. Some of the resources produced in 2025 are outlined below.



In the spring we produced a fully revised new edition of *Left To Their Own Devices?* reflecting new research and developments, and with a new chapter on the implications of AI for family life. We also issued a new edition of *A Mind Of Their Own.*

We produced two brand-new books in 2025 from a faith perspective. *Is It Well With Your Soul?* is based on the experience of Horatio Spafford, who faced crushing losses and yet wrote the famous hymn. It comprised a collection of chapters by ten different authors about what makes it 'well with their souls'. *A Season of Wonder* by Dianne Parsons is a full-colour hardback book of stories and insights designed to help us slow down and marvel at the wonder of Christmas and the nativity.



In November, *A Knock At The Door* by Rob Parsons was published in paperback by William Collins (following its release in hardback the previous autumn). The book tells the story of the founding of Care for the Family, Rob and Dianne's life, and that of Ronnie – the homeless man who grew up in care but then lived as part of their family for over 45 years. As well as highlighting the challenges facing children in care, the book brings a compelling message of the power of love and acceptance, and that we can all make a difference in the lives of others – even when we feel we have little to offer. This release provided significant opportunities for Rob to share in the media, including high-profile coverage on the BBC, in national newspapers, and appearing with Davina McCall on her 'Begin Again' podcast.

> 'A true story that is a remarkable combination of heartbreaking and heartwarming. None of the team that worked on this feature remained dry-eyed after reading it.'
>
> *Daily Telegraph*

We continue to provide ready-to-run parenting courses via our website, which are available free of charge for people to run in their local communities. This includes general courses, and specific sessions on mental wellbeing, and managing the online world.

We were particularly delighted that we were able to work with Elam Ministries to facilitate their cultural adaptation and translation of the *Parentalk - The Primary Years* course into Persian during the year.

> 'We have many Iranians in our church. They are often isolated from their wider families and in some cases, from their own children too. Having this resource available in their own language is wonderful and will really enable us to support them and their families.'
>
> *Jane, Leicester*

In 2024 we wrote and published *The Grief Journey,* with the vision that it would be an affordable resource for churches and individuals to distribute to anyone facing loss. We offered free copies to our supporters in spring 2025. One lady shared with us the impact of the copy we sent her:

'As I sat on a train last week reading this book, the woman sitting next to me asked why I was reading it. When I told her, she explained that she was currently having some grief counselling having lost a three-year-old with congenital health problems and another baby born alive at 23 weeks. I ended up giving her the book. I am praying that she finds comfort and help reading it. I just thought it would be good to let you know about this!'

Online support and media coverage

Seeking support online is an accessible and non-threatening way for many people to find information and help at the time they most need it. Our website consistently receives tens of thousands of views each month, with the most frequently visited pages being those about our live events, parent support and courses, and bereavement support.

After much work and preparation we were excited to launch the Care for the Family app in the autumn. Linking in with the *Left to Their Own Devices* events, the app enabled greater engagement and interaction with the audience during the event, and also provided attendees with convenient access to additional content on key topics related to the event, such as healthy phone use within family life, real relationships vs online relationships, pornography and digital literacy. Further development of the app will be considered in 2026.

We also launched a brand-new video podcast series, *Couple Goals*. The aim is to share content in an accessible way that helps couples make relationships work - creating content that supports commitment and long-term love. Some episodes focus on interviews with those who can provide practical expert tips, while others feature couples sharing real-life relationship stories about their best and worst moments together - revealing how they survived relationship challenges, and what they learned. By December, snippets of the podcast content had been viewed and listened to more than 760,000 times across all platforms and channels, with over 12,000 listens to episodes of the full podcast itself.

After the second episode we received a phone call from a lady who had been married for 30 years. Listening to the podcast had caused her to realise that there were issues in their marriage which needed to be addressed, and it prompted her and her husband to contact us for further help. While we may never know of most of the impact of the podcast, it was encouraging to receive that call and be able to come alongside that couple.

Facebook remains our most engaged social channel with 34,000 followers, with 9,500 on Instagram. These are valuable channels for raising awareness of the charity and sharing bite-sized encouragement or tips for different aspects of family life. During the year we continued to experiment with different types of content on social media; we have had success with commenting on issues in the news and keeping an eye out for trending content that works well for our audience. Going forwards we will be focusing on showcasing more testimonies from those who have been impacted by our work, and also increasing our focus on Instagram.

Sharing family-building material through radio, TV and press enables us to reach many thousands of people with helpful content. During 2025 our Directors and other key staff contributed to many programmes and publications, including for example speaking on local BBC stations and Radio 5 Live. There was particular interest this year in asking us to contribute to discussions such as whether phones should be banned from schools, children's mental health, and also in connection with Internet Safety Day.

Volunteer networks and befriending

CareLine and befriending

CareLine – our telephone support and signposting service – provides more in-depth support for people facing particularly complex or traumatic challenges in their family life. Issues addressed included bereavement, divorce, parenting, addictions, sexual issues and mental health. During the year more than 400 new clients were supported in this way, including referrals from statutory bodies such as GPs and social services. One respondent said that the CareLine advisor, 'Really listened, understood what was going on for me deep down, and was just "spot on". She was amazing and made such a difference to me and to the outcome for me. She was compassionate, wise, insightful and discerning. I am very blessed to have had that time with her. Thank you!'

> 'It was amazing, I felt so supported and understood. It has made a huge difference. She really helped me a lot and I am really thankful for the help I received.'
>
> *CareLine caller*

Our telephone befriending services provided peer-to-peer support from the team of 124 trained volunteer befrienders in three specialist areas: parents of children with additional needs, bereaved parents, and those widowed young. Many hundreds were supported in this way through either one-off or ongoing befriending. One befriendee said, 'I wouldn't have been able to live through domestic abuse, a women's refuge, a three-year contact court case, and the diagnosis of my children and myself without her. These have been very painful times in my life. No-one could understand unless you have lived through it, and she could relate because she has come through the other side. I am so very grateful.'

> 'Without this support I honestly can say I don't know if I would still be here, as the loss of my husband has imploded my world and I saw very little point in anything until I was lucky enough to have a befriender.'
>
> *Befriendee*

There are also almost daily conversations with individuals who reach out for help and find in Care for the Family people who share their heartache and can offer them support and hope and sometimes wise advice in their pain. This provision of Specialist Support and Careline, together with the specialist events, means that over one thousand people last year were supported in what is often an intensely painful and traumatic period of their lives.

Other networks
Resourcing local groups to reach out to families in their communities enables us to have an impact across the UK. We know that many churches and other groups use our parenting courses, marriage preparation courses and other free online resources to engage with and support those in their own communities.

We were delighted that 13 new Who Let The Dads Out? groups were established during the year, making a total of 177 registered groups altogether - each one providing a welcoming environment for fathers and father-figures and their children to spend dedicated time together and strengthen their relationships. It was particularly encouraging that the project was featured at length in the Father's Day episode of *Songs of Praise.*

We continue to equip churches as they support families in their congregations and wider communities. In February 2025, in response to requests from leaders, we offered a new online session looking at how churches can reach out to and engage with schools in their area.

We have seen ongoing interest in The Kitchen Table Project - supporting churches in how they can best equip parents to nurture their children's faith, and how to create communities that encourage families to grow in faith. Among other things this included a training day for 20 youth workers on Guernsey, and a parents' evening for 60 parents; a series of events for church leaders in rural parts of Northern Ireland; two seminars for Elim's children's workers national conference in Wales, with 150 people attending; and working with a number of Anglican dioceses across England and Wales.

We also provided support for leaders of church-based parent and toddler groups as they come alongside parents of young children. The Playtime National Conference, with a theme of 'Small But Mighty' took place in Feltham and again in Belfast in September with 485 delegates attending.

'It was a wonderful day. I cried through most of the first session as I'm a volunteer and had never considered the true impact of what I do.'

Parent and toddler group leader

We continue to seek to support schools to positively impact a child's future by helping to strengthen family life at home. We have seen many positive steps forward this year including encouraging engagement from the Leicestershire Diocese Education Team, Denbighshire County Borough Council and the Bristol Schools Connection. The latter, which has strong relationships with many churches and schools in the city, has now shared all CFF resources on the online platform that teachers use called 'Padlet'.

In the past year there has been a significant increase in the reach of our resources into prisons. Following the production of a fully updated edition of the book *Daddy's Working Away* in November 2024, 1,000 copies were given away during the year via our key contacts in 39 prisons. One dad in prison shared the following: 'Daddy's Working Away is a very good book. The variety of suggestions on how a father can deal with being in custody are very helpful. The thought processes included in the book are very accurate, as well as the challenges a father and their families may face. I would highly recommend this book to any father or their family who may be facing the challenge of a custodial sentence.'

We are now supporting facilitators to deliver the Care for the Family *Time Out for Parents* courses in 13 prisons - this includes prison chaplains, staff and volunteers who have caught the vision for supporting families in this way. These resources help prisoners reflect on how they can better relate to their families even while serving their sentence, with the goal of improving outcomes for their partners and children, and reducing reoffending due to stronger family ties. One prisoner said, 'I [now] feel more confident about being a dad. I have been more secure and safe to give my kids a better education. Thanks.'

Public benefit
The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding what activities the charity should undertake. The paragraphs above provide further information.

Plans for Future Periods

During 2026 we aim to continue to support families through a mix of events, resource production, befriending, breaks for single parent families, and training both online and in person. Specific goals during the year include:

- Equip at least 8,000 people with engaging and effective family-building content through a programme of in-person events at locations around the UK.
- Train 100 new facilitators with a comprehensive grounding in parenting theory and approaches, and group dynamics, and license them to run parenting courses in their communities.
- Support our licensed facilitators to run parenting courses across the country, to reach at least 4,000 parents.
- Train 750 people in bereavement care awareness, equipping them to provide better care for those going through bereavement.
- Run six holidays for single parent families, providing a subsidised break for at least 70 single parents and their children.
- Come alongside 1,000 individual people with tailored one-to-one support for those facing particularly challenging family circumstances such as the loss of a child.
- Provide ongoing guidance for the network of Who Let The Dads Out? groups, with the aim of enabling 2,000 dads to spend quality one-to-one time with their children in a supportive environment.

Structure, Governance and Management

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 12 December 1997 and registered as a charity on 17 December 1997. The company was incorporated under a Memorandum of Association which established the objects and powers of the charitable company and it is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £10. The Articles of Association were reviewed and amended in 2018. All necessary filings and submissions have been completed in this respect.

Recruitment and appointment of the Council of Management

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as Members of the Council of Management. Under the requirements of the Memorandum and Articles of Association the Members of the Council of Management can only be elected from the membership of the charity.

The number closest to one third of the Members of the Council of Management retire by strict rotation and, being eligible, can offer themselves for re-election at the relevant meeting. Care is taken to ensure that the Council of Management includes experience in financial, legal and educational fields.

Induction and training of Trustees

New trustees are given an introduction to the work of Care for the Family by the Chair of Trustees and the executive team. Trustees are kept informed through regular internal reports (including financial reports) and samples of produced materials. All trustees are encouraged to tour the main offices of Care for the Family, as well as attending events that the charity organises. In addition, the organisation holds two staff conferences each year to which trustees are invited and where they have opportunities to be updated on the charity's work and mix with members of staff. Upon appointment trustees are informed of their obligations in law as a trustee of a charity, and are encouraged to acquaint themselves with the publications and guidance available from the Charity Commission.

Organisational structure

The Council of Management meets three times a year and oversees finances, the present work and the future development of the charity. They have regard for the advice of the executive team, to whom the management of the work of Care for the Family and the day-to-day operational decisions have been delegated. The Council of Management all give of their time freely in their role as trustees, and during the year Samantha Callan provided consultancy services to the charity, which was compliant with our conflict of interest policy. Transactions with related parties are disclosed in note 20 of these accounts.

Remuneration of the executive team is approved by the Council of Management and is reviewed annually. The Council of Management benchmark the executive team pay against pay levels in other charities of a similar size and activity to ensure that the remuneration set is fair and appropriate. The remuneration of all other staff is set by the executive team in consultation with the Council of Management. The executive team withdraw from any discussion of their own terms of service.

The average number of full-time equivalent staff employed by the charity during the year was 69 with consultants and casual staff assisting as appropriate. During 2025 we had a total of 214 active volunteers. This was made up of 124 befrienders, 3 Bereaved Adult Siblings volunteers, 32 area coordinators for the parenting network, 36 volunteers who run *Bereavement Care Awareness* courses, 5 who help with office administration and 14 area representatives for Who Let The Dads Out?

Risk management

Overview

The members of the Council of Management recognise that they have overall responsibility for ensuring that they implement an appropriate system for the management of risk, whether financial or otherwise, to which the charitable company may be exposed. For this reason the Council of Management has charged the executive team with the task of ensuring that internal controls and the exposure to risk are reviewed on a regular basis. A strategic risk summary has been produced, which includes the key risks identified, a 'traffic light' assessment, and details of mitigations that are in place. This is reviewed regularly by the executive team, and is included as a standing item at all Council of Management meetings.

In addition, relevant staff, who are drawn from a wide cross-section of the charitable company and who have responsibility in key areas, regularly review operational risks, including:

- The types of risk to which the charitable company may be exposed
- The level of risk that is considered acceptable
- The likelihood of each risk materializing
- Our ability to reduce the incidence and impact on the business of risks that do materialise
- The costs of control relative to the benefit obtained

This is where new risks are identified, discussed and any risk plan is assigned or formulated as appropriate. The results of these regular reviews are reported back to the Council of Management by the executive team. Risk plans have been developed to reduce the risk and mitigate the effects of any of the above.

Data security

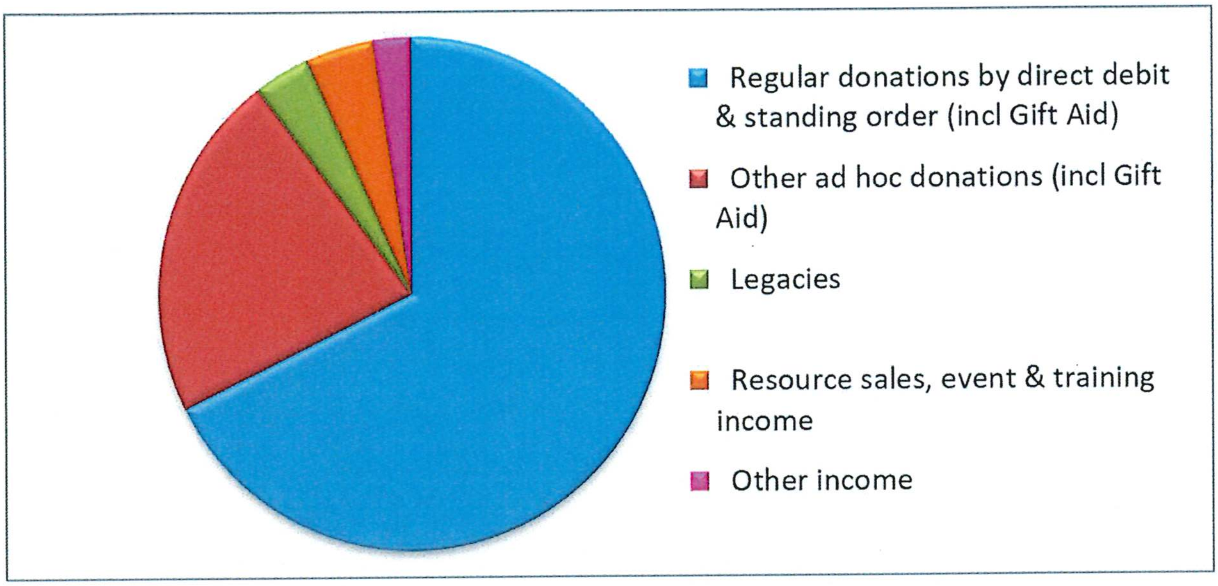
During 2025 we continued our focus on the risks associated with data security. We are now consistently achieving better than sector-standard performance with our monthly employee training and simulated phishing attacks. Bespoke monthly remedial training is triggered for those members of staff (less than 5%) who present the greatest cyber security risk to the organisation. It continues to be our practice for our CEO to meet with the Operations Director, Head of Department Operations and Systems Manager every three weeks in order to review any threat or weaknesses in our data security, and to keep this topic constantly high on our agenda.

We have identified a suitable cyber security partner to support us in achieving Cyber Essentials Plus certification in 2026. This will provide both trustees and beneficiaries with reassurance that a rigorous, independently tested, minimum level of cyber security is being applied across the charity.

Financial Review

Income

This year the charity received funds of £4.49m, with expenditure of £4.26m. Voluntary income for the year was £4.19m. This consisted of regular payments received via bank standing orders and direct debits of £3.04m, ad hoc giving of £0.99m and legacy income of £0.16m.

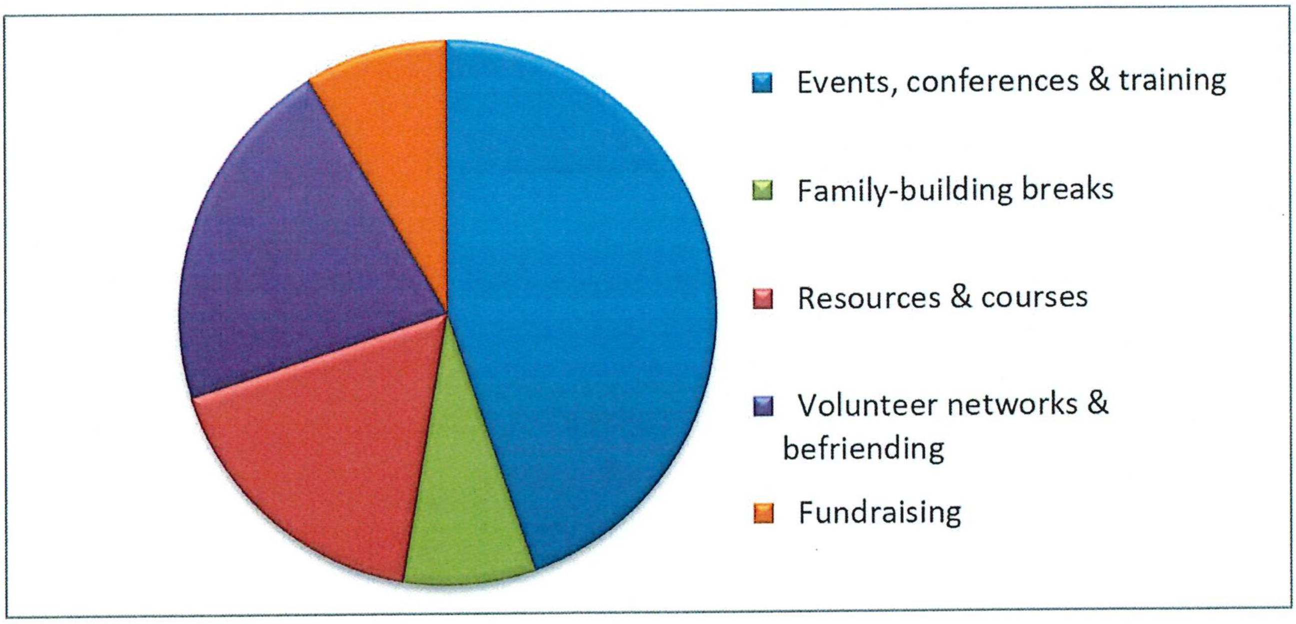


Expenditure

The net cost to the charity of running events, conferences and training events was £1.81m. Running family-building breaks resulted in a net cost to the charity of £0.31m. These costs include not only the direct costs of the event itself, but also content definition, research and preparation, event marketing, promotion and publicity, event management and post-event contact with delegates throughout the year.

Providing resources resulted in a net cost to the charity of £0.67m. This sum includes the cost of producing new resources, as well as providing resources free of charge to those who cannot afford them. The charity also provided support to families through a range of befriender and support networks, a counselling referral service and through our website. The cost to the charity of providing these services was £0.91m.

Fundraising and associated publicity are important aspects of any charity's operation, and £0.36m has been spent in this area, amounting to 8.6% of the total expenditure.



Principal funding sources

Care for the Family is primarily funded by donations from the general public. Partners of Care for the Family support the charity through regular donations via standing order and direct debit. In 2025 68% of the charity's income came from Partners, and this provides a strong and stable base for future development. The remainder came from ad hoc donations and other funding sources which included grants from charitable trusts.

Care for the Family seeks to maximise the potential of donated income by securing a gift aid declaration where possible, which increases the value of the donation by 25%. While there is income from resource sales and seminar tickets, these activities could not take place without the generosity of our Partners and other donors.

Material expenditure incurred within the reporting period achieves a positive net return of raised income within the same period. Therefore, the charity does not find it necessary to consider the effect this expenditure has on any future period.

Fundraising practices

Care for the Family's family-strengthening events (whether 'on tour' or online) typically include a brief financial appeal, giving an opportunity for attenders to contribute to the work of the charity with regular donations via direct debit if they wish. We also produce a biannual fundraising letter which is sent to a selection of our supporters. These events and mailings are organised and coordinated by Care for the Family staff and we do not use professional fundraisers or commercial participators.

Supporters of the charity undertake fundraising activity on our behalf (for example sponsored walks), but do so independently and voluntarily.

Care for the Family has signed up to the Fundraising Regulator's Code of Fundraising Practice, and is committed to operating in line with its standards. Staff involved with fundraising keep up to date with guidelines from the Fundraising Regulator. Two complaints were received in 2025 about the charity's fundraising activities, from donors who were unhappy about receiving several fundraising requests within a short space of time. In line with our policy and practice, these were logged as complaints, and relevant staff informed, including our Executive Leadership Team. On investigation it became apparent that in both instances, this was due to duplicate records being created on our database for the supporters, which happened because they interacted with us using slightly different address details. We resolved these situations with the donors in question and we believe they are satisfied with the outcome.

We also received a number of complaints related to a postal appeal mailing where due to errors in data handling, some letters were sent to 'Mr and Mrs' where in fact we had been notified that there had been a death or divorce in that household. We immediately investigated, identified all the contacts who may have been affected (whether or not they had complained), and sent personal letters of apology signed by the Director to each one. Quite a few people got in touch to thank us in quite effusive terms for our proactivity in resolving the situation, and to affirm their ongoing support for the charity.

We manage all of our mailings and correspondence with supporters in line with their communication preferences. All correspondence provides the recipient with information about how they can be removed from our mailing lists. We do not buy data or share our data with others, do not undertake telephone fundraising, and we ensure that our fundraising requests are sensitive and made without pressure.

Fixed assets

The charity has for its headquarters a recently-refurbished building based in Newport. It is a substantial property of over 18,000 sq ft.

Reserves policy

The charity's reserves policy is to hold minimum free reserves (that is, unrestricted funds net of funds already designated) of twelve months' core operating costs +/- 10%. This currently amounts to a range of approximately £3m - £3.7m. This reflects the trustees' consideration of the charity's requirements for reserves in light of the main risks to which it is exposed.

Much of the charity's income is of a regular nature which provides a resilient funding base; however this relies upon the continuous recruitment of new supporters, which for a variety of demographic and societal reasons has come under increasing pressure in recent years. Over the past decade the charity's cost base has also outstripped regular income growth, meaning the charity is now more reliant on ad hoc donations and legacies, which by their nature are unpredictable.

At the year end, free reserves amounted to £4.0m, which is above the level targeted in the reserves policy. Reserves increased significantly during the Covid-19 pandemic due to government restrictions which limited the charity's ability to deliver in-person activities, resulting in reduced expenditure while donation income continued to be received. The trustees recognise that reserves remain above the target range and that this reflects both the Covid-related accumulation and the timing of planned expenditure.

The trustees intend to bring reserves closer to the target level over time through increased investment in charitable activities, service development and organisational capacity, with progress kept under regular review.

Investment policy

The charity's overall investment objective is to preserve and grow capital in real terms and to generate a real return exceeding the rate of GBP inflation, while accepting a level of risk similar to the long-term historical risks of investing in a blended portfolio of up to 50 per cent bonds and 50 per cent equities.

The investment manager, appointed by the charity, is instructed to give due consideration to the appropriateness for the charity of any investment and its consistency with the charity's aims and objectives. Care for the Family seek to avoid investments in industries inconsistent with our aims, such as gambling and pornography.

Any investment decisions must be supported by a cashflow forecast that clearly demonstrates that the charity is left with sufficient liquidity to carry out its daily activities.

Responsibilities of the Council of Management

The Council of Management (the members of which are also directors of Care for the Family for the purposes of company law) is responsible for preparing the Report of the Council of Management and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Council of Management 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 its incoming resources and application of resources, including income and expenditure. In preparing these financial statements, the Council of Management is required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are prudent and reasonable
- State where 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 charitable company will continue in operation

The Council of Management is responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Council of Management is 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.

Members of the Council of Management
Members of the Council of Management, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 3.

Disclosure of information to the auditors
We, the directors of the company who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- We have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Independent Auditors
A resolution to appoint Menzies LLP as independent auditors for the ensuing year will be proposed at the Annual General Meeting.

Approved by the Council of Management on 9th July 2026 and signed on its behalf by:

John O'Brien
Chair of Trustees

Independent Auditor's Report
To the Members of Care for the Family
For the Year to 31 December 2025

Opinion

We have audited the financial statements of Care for the Family (the 'charitable company') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 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 charitable company 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 Council of Management's 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 charitable company'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.

Other information

The Council of Management are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

Independent Auditor's Report To the Members of Care for the Family For the Year to 31 December 2025 (continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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 Council of Management's report (incorporating the directors report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Council of Management report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper 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 directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Council of Management 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.

Responsibilities of the Council of Management

As explained more fully in the Council of Management's responsibilities statement, the Council of Management (who are also the directors of the charitable company 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 Council of Management 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 Council of Management are responsible for assessing the charitable company'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 Council of Management 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 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

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 a Report of the Independent Auditors 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.

Independent Auditor's Report To the Members of Care for the Family For the Year to 31 December 2025 (continued)

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our planning procedures identify the legal and regulatory frameworks applicable to the operations and financial statements of the charity. These are reviewed internally with the audit team including relevant industry experience and expectations as well as externally with the client management. The key laws and regulations we considered in this context were the Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005 and relevant tax legislation.

Once identified, we assess the risks of material misstatements in relation to the laws and regulations, irregularities, including fraud and adjust our testing accordingly. Our audit procedures include:

- Discussing with the management which areas of the business they believe to be more susceptible to fraud, and whether they have any knowledge or suspicion of fraudulent activities;
- Obtaining an understanding of the key controls put in place by the group to address risks identified, assessing the effectiveness of those and discussing how these are maintained and monitored internally;
- Assessing the risk of management override and review and testing of journal entries made into the accounting system;
- Discussions with management the legal and regulatory obligations of the business and whether they have any knowledge or suspicion of non-compliance.

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularities likely involve collusion, forgery, intentional misrepresentation, or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's Council of Management, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and Council of Management those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's Council of Management as a body, for our audit work, for this report, or for the opinions we have formed.

VCarter

Victoria Carter (Senior Statutory Auditor)
Menzies LLP, Statutory Auditors
5th Floor Hodge House
114-116 St Mary Street, Cardiff CF10 1DY

Date: 6th August 2026

Statement of Financial Activities
(including income and expenditure account)
For the Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income from:					
Donations and legacies	3	4,188,916	1,990	4,190,906	3,895,934
Charitable activities	4b	195,364	-	195,364	188,498
Investments					
Bank interest received		42,557	-	42,557	22,005
Dividend income		45,651	-	45,651	41,079
Other		20,092	-	20,092	17,163
Total Income		4,492,580	1,990	4,494,570	4,164,679
Expenditure on:					
Raising funds	6a	364,965	-	364,965	330,913
Charitable activities	5	3,874,459	24,680	3,899,139	3,741,991
Total Expenditure		4,239,424	24,680	4,264,104	4,072,904
Net gain on investments		220,682	-	220,682	115,570
Net income and Net movement in funds before transfers		473,838	(22,690)	451,148	207,345
Transfers between funds		-	-	-	-
Net income and Net movement in funds		473,838	(22,690)	451,148	207,345
Reconciliation of funds					
Total funds brought forward		7,940,261	26,452	7,966,713	7,759,368
Total funds carried forward		8,414,099	3,762	8,417,861	7,966,713

The notes on pages 23 to 37 form part of these financial statements.

Balance Sheet
at 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Intangible assets	8		238,485		287,319
Tangible assets	9		3,562,122		3,652,077
Investments	10		2,772,145		2,533,975
Total fixed assets			6,572,752		6,473,371
Current assets					
Stocks	11	76,773		89,365	
Debtors	12	272,286		203,825	
Cash at bank and in hand		1,656,510		1,379,859	
		2,005,569		1,673,049	
Creditors: Amounts falling due within one year	13	(160,460)		(179,707)	
Net current assets			1,845,109		1,493,342
Total assets less current liabilities			8,417,861		7,966,713
Creditors: Amounts falling due after more than one year			-		-
Net assets			8,417,861		7,966,713
Represented by:					
Unrestricted funds	15		8,414,099		7,940,261
Restricted funds	17		3,762		26,452
			8,417,861		7,966,713

These financial statements were approved and authorised for issue by the Council of Management on 9th July 2026 and signed on their behalf by:

John O'Brien
Chair of Trustees

Statement of Cash Flows
For the Year Ended 31 December 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income for the financial year	451,148	207,345
Adjustments for:		
Amortisation of intangible assets	48,834	48,839
Depreciation of tangible assets	153,325	155,131
Interest received	(42,557)	(22,005)
Dividends received	(45,651)	(41,079)
(Deduct gains)/Add back losses on investments	(220,681)	(115,570)
(Increase)/Decrease in trade and other debtors	(68,461)	40,158
Decrease in stocks	12,592	5,717
(Decrease)/Increase in trade and other creditors	(19,247)	(93,233)
Cash from operations	269,302	185,303
Cash flows from investing activities		
Purchase of investments	(1,287,825)	(466,705)
Proceeds from sale of investments	1,251,353	477,785
Purchase of tangible assets	(63,370)	(410,564)
Purchase of intangible assets	-	-
Interest received	42,557	22,005
Dividends received	45,651	41,079
Net cash from investing activities	(11,634)	(336,400)
Net Increase/ (decrease) in cash and cash equivalents	257,668	(151,097)
Cash and cash equivalents at start of year	1,491,199	1,642,296
Cash and cash equivalents at end of year	1,748,867	1,491,199

"Cash and cash equivalents" consist of "Cash at bank and in hand" £1,656,510 (2024: £1,379,859) and "Cash held as part of the investment portfolio" £92,357 (2024: £111,340). For "Analysis of Net Funds" see Note 22.

Notes to the Accounts
For the Year Ended 31 December 2025

1. Company information

Care for the Family is a company limited by guarantee and registered in England and Wales, registration number 03482910, and a charity registered in England and Wales number 1066905, and in Scotland number SC038497. The registered office is Tovey House, Cleppa Park, Newport, NP10 8BA.

1.1 Basis of preparation of financial statements

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 (FRS102) (effective January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Care for the Family meets the definition of a public benefit entity under FRS102.

These financial statements have been prepared in compliance with SORP (FRS 102).

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Regular income has remained stable and the trustees continue to pursue strategies to increase the number of Partners committed to giving to the charity on a monthly basis, and hence these accounts have been prepared on a Going Concern basis.

The financial statements are prepared in sterling (£), and rounded to the nearest pound.

1.2 Incoming resources

All income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be reliably measured.

Donations, legacies and similar incoming resources are reported gross and the related fundraising costs are reported in costs of generating funds.

Legacy entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

Income from government and other grants, whether "capital" or "revenue" grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be reliably measured and is not deferred.

Grants from the government and other agencies have been included in incoming resources from charitable activities where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example government block grants.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable.

Notes to the Accounts for the Year Ended 31 December 2025

1.3 Resources expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Raising funds represents expenditure incurred in motivating the individual supporters, trusts and other organisations to contribute to the work of the charity, and investment management costs.

Charitable activities represents those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

Governance represents those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs including support costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on the basis of an estimate of the proportion of time spent by staff on the activity.

Support costs are those costs which do not in themselves constitute an activity; instead they enable output creating activities to be undertaken. This cost category includes the central or regional office functions such as general management, human resources and payroll administration, budgeting and accounting, and information technology.

1.4 Charitable activities

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries:

Events, Conferences and Training are a range of events organised across the UK which cover a range of family-related topics.

Family-Building Breaks are week or weekend courses designed to foster deeper relationships between parents and children.

Resources and Courses are the provision of resources to further the family-strengthening aims of the charity.

Volunteer Networks and Befriending are resources and services designed to provide support to those who are experiencing new or challenging family life situations.

1.5 Fund accounting

The charity maintains various types of funds as follows:

General unrestricted funds represent income which can be used in accordance with the charitable objects at the discretion of the Council of Management.

Designated funds represent income set aside by the Council of Management out of general unrestricted funds for specific future purposes or projects.

Restricted funds represent income to be used in accordance with specific restrictions imposed by donors or which has been raised by the charity for particular purposes.

Notes to the Accounts for the Year Ended 31 December 2025

1.6 Intangible assets

Intangible assets are measured at cost less accumulated amortisation and any accumulated impairment losses.

Software development costs are recognised as an intangible asset when all of the following criteria are demonstrated:

- The technical feasibility of completing the software so that it will be available for use or sale.
- The intention to complete the software and use or sell it.
- The ability to use the software or to sell it.
- How the software will generate probable future economic benefits.
- The availability of adequate technical, financial and other resources to complete the development and to use or sell the software.
- The ability to measure reliably the expenditure attributable to the software during its development.

Amortisation is charged so as to allocate the cost of intangibles less their residual values over their estimated useful lives, using the straight-line method.

The intangible assets are amortised over the following useful economic lives:

Software	-	10-20% per annum of cost

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

If the net fair value of the identifiable assets and liabilities acquired exceeds the cost of a business combination, the excess up to the fair value of non-monetary assets acquired is recognised in profit or loss in the periods in which the non-monetary assets are recovered. Any excess exceeding the fair value of non-monetary assets acquired is recognised in profit or loss in the periods expected to be benefitted.

1.7 Fixed assets and depreciation

The threshold for capitalisation of assets is set at £1,000 per item. Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold Building	-	2% per annum of cost
Freehold Land	-	Not depreciated
General Office Equipment	-	10-25% per annum of cost
Motor Vehicles	-	20-50% per annum of cost

1.8 Fixed Asset Investments

Investments are included at market value at the balance sheet date. Realised and unrealised gains or losses on investments are shown separately on the face of the statement of financial activities.

1.9 Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

Notes to the Accounts for the Year Ended 31 December 2025

1.10 Pension costs

The charity operates a Group Personal Pension Scheme (Money Purchase). Contributions are made to employees' personal pension plans, the majority of which are now within the group scheme. The amount charged to the Statement of Financial Activities represents the contributions payable to such schemes in respect of the accounting period and amount to £254,575 (2024: £242,386).

1.11 Operating lease agreements

Rentals applicable to operating lease agreements where substantially all the benefits and risks of ownership remain with the lessor are charged against profit on a straight line basis over the period of the lease.

1.12 Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities are retranslated at the rate of exchange prevailing at the balance sheet date. All differences are taken to the Statement of Financial Activities.

1.13 Non-derivative financial instruments

Non-derivative financial instruments comprise trade and other debtors, cash and cash equivalents and trade and other creditors.

1.14 Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities.

1.15 Cash and cash equivalents

Cash and cash equivalents in the balance sheet comprise cash at bank and in hand. For the purpose of the cash flow statement, cash and cash equivalents are net of bank overdrafts which are payable on demand.

2. Net income/(expenditure)

	2025 £	2024 £
The net income/(expenditure) for year is stated after charging:		
Audit fee	5,600	5,250
Depreciation and other amounts written off tangible fixed assets:		
Owned assets	153,325	155,131
Profit on disposal of fixed assets	17,537	3,417
Staff pension costs	254,575	242,386

Notes to the Accounts for the Year Ended 31 December 2025

3 Donations and Legacies

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Regular donations	3,042,179	-	3,042,179	2,977,483
Ad hoc donations	985,383	1,990	987,373	862,278
Legacies	161,354	-	161,354	56,173
	4,188,916	1,990	4,190,906	3,895,934

Regular Donations is the income received by bank standing order or direct debit. Tax recoverable in respect of donations amounted to £517,471 (2024: £507,787) and this has been included within the relevant categories of income.

4a Total income

	Total 2025 £	Total 2024 £
Donations and legacies	4,190,906	3,895,934
Sales of resources and donated goods	72,666	75,302
Fees for seminars and training events	122,698	113,196
Royalties	16,706	7,044
Interest received	42,557	22,005
Other income	49,037	51,198
	4,494,570	4,164,679

4b Income from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Events, Conferences and Training	96,204	-	96,204	92,176
Family-Building Breaks	26,494	-	26,494	21,020
Resources and Courses	72,666	-	72,666	75,302
	195,364	-	195,364	188,498

Notes to the Accounts for the Year Ended 31 December 2025

5 Cost of charitable activities

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Events, Conferences and Training	1,906,700	3,549	1,910,249	1,884,309
Family-Building Breaks	317,674	17,680	335,354	295,289
Resources and Courses	741,566	198	741,764	723,297
Volunteer Networks and Befriending	908,519	3,253	911,772	839,096
	3,874,459	24,680	3,899,139	3,741,991

6a Analysis of total resources expended

	Staff costs £	Other costs £	Total 2025 £	Total 2024 £
Cost of raising funds:				
Cost of generating voluntary income	197,677	135,818	333,495	304,970
Investment management costs	-	31,470	31,470	25,943
	197,677	167,288	364,965	330,913
Charitable activities:				
Events, Conferences and Training	1,007,387	902,862	1,910,249	1,884,311
Family-Building Breaks	199,457	135,897	335,354	295,288
Resources and Courses	519,167	222,597	741,764	723,296
Volunteer Networks and Befriending	641,712	270,060	911,772	839,096
	2,565,400	1,698,704	4,264,104	4,072,904

6b Analysis of support costs

	Management & Accounting £	Governance £	Information Technology £	Human Resources £	Total 2025 £
Cost of generating funds:					
Voluntary income	16,492	5,215	28,457	3,791	53,955
Charitable activities:					
Events, Conferences and Training	88,204	27,933	167,538	20,512	304,187
Family-Building Breaks	17,090	5,409	31,150	3,954	57,603
Resources and Courses	43,913	13,893	77,994	10,129	145,929
Volunteer Networks and Befriending	54,483	17,238	97,507	12,579	181,807
	220,182	69,688	402,646	50,965	743,481

Notes to the Accounts for the Year Ended 31 December 2025

7 Staff numbers and cost

	2025	2024
The average number of staff employed during the year was 86 (2024: 85).		
The average number of full time equivalent staff employed by the charity during the year, analysed by category, including support staff was as follows:	**Number**	**Number**
Events, Conferences and Training	26	26
Family-Building Breaks	5	4
Resources and Courses	11	10
Other Programmes	14	13
Activities for Generating Funds	4	4
Management & Admin	1	1
Support	8	8
	69	66

	£	£
Wages and Salaries	2,089,948	2,020,807
Social security costs	220,876	163,017
Pension costs	254,575	242,386
Benefits in kind	25,061	24,703
	2,590,460	2,450,913

	2025 Number	2024 Number
£60,000 - £70,000	1	-
£70,000 - £80,000	1	2
£80,000 - £90,000	1	-

No trustee received any remuneration during the year for their services as a trustee (2024: nil).

Trustees received reimbursement of expenses during the year of £1,065 (2024: £834). The total number of trustees who were paid expenses was 3 (2024: 3).

The total employment benefits, including employer pension contributions, of the key management personnel of the charity were £433,908 (2024: £434,877).

Notes to the Accounts for the Year Ended 31 December 2025

8 Fixed assets – Intangible

	Computer Software	Total Assets
Cost		
At 1 Jan 2025	341,856	341,856
Additions	-	-
Disposals	-	-
At 31 Dec 2025	341,856	341,856
Amortisation		
At 1 Jan 2025	54,537	54,537
Charge for the year	48,834	48,834
Disposals	-	-
At 31 Dec 2025	103,371	103,371
Net Book Value		
At 31 Dec 2025	238,485	238,485
At 31 Dec 2024	287,319	287,319

9 Fixed assets – Tangible

	Freehold Property	Motor Vehicles	Office Equipment	Total Assets
Cost				
At 1 Jan 2025	3,839,301	159,756	519,897	4,518,954
Additions	-	59,485	3,885	63,370
Disposals	-	(51,211)	(16,708)	(67,919)
At 31 Dec 2025	3,839,301	168,030	507,074	4,514,405
Depreciation				
At 1 Jan 2025	337,004	142,863	387,010	866,877
Charge for the year	67,786	23,703	61,836	153,325
Disposals	-	(51,211)	(16,708)	(67,919)
At 31 Dec 2025	404,790	115,355	432,138	952,283
Net Book Value				
At 31 Dec 2025	3,434,511	52,675	74,936	3,562,122
At 31 Dec 2024	3,502,297	16,893	132,887	3,652,077

Included in Freehold Property are costs of £450,000 (2024: £450,000) in respect of Freehold Land.

Notes to the Accounts for the Year Ended 31 December 2025

10 Fixed Asset Investments

	2025 £	2024 £
Market Value		
Listed investments:		
Opening market value	2,422,635	2,318,145
Additions	1,287,825	466,705
Disposals proceeds	(1,251,353)	(477,785)
Portfolio revaluation	220,681	115,570
	2,679,788	2,422,635
Cash held as part of portfolio	92,357	111,340
Closing market value	2,772,145	2,533,975
Historic cost at year end	2,412,621	2,271,924

All investments are held primarily to provide an investment return for the charity.

11 Stock

	2025 £	2024 £
CDs and DVDs	1,522	3,630
Books	75,251	85,735
	76,773	89,365

Stock written-off during the year as a result of a review of slow moving and obsolete stock was £nil (2024: £nil).

12 Debtors

	2025 £	2024 £
Due within one year:		
Trade debtors	15,324	10,840
Prepayments and accrued income	81,225	65,151
VAT	31,379	33,611
Gift Aid Tax recovery receivable	133,051	92,105
Other	11,037	2,118
	272,286	203,825

Notes to the Accounts for the Year Ended 31 December 2025

13 Creditors: Amounts falling due within one year

	2025 £	2024 £
Due within one year		
Trade creditors	56,667	56,479
PAYE and National Insurance	49,166	47,670
Pensions contributions payable	24,187	34,549
Accruals and deferred income	9,896	17,339
Other creditors	20,544	23,670
	160,460	179,707

Included in Accruals is deferred income of £nil (2024: £352) as follows:

	2025 £	2024 £
Brought forward	352	861
Additions	-	352
Credit to the income and expenditure account	(352)	(861)
Carried forward	-	352

The deferred income relates to events taking place after the year end.

14 Leasing commitments

The company's future minimum operating lease payments are as follows:

	2025 £	2024 £
Within one year	2,125	4,250
Between one and five years	-	2,125

The total lease payments recognised as an expense during the year was £4,044 (2024: £7,328).

Notes to the Accounts for the Year Ended 31 December 2025

15 Unrestricted funds

	General Fund £	Designated Funds £	Total £
Balance at 1 January 2025	7,421,555	518,706	7,940,261
Incoming resources	4,492,580	-	4,492,580
Outgoing resources	(4,076,500)	(162,924)	(4,239,424)
Investment gain	220,682	-	220,682
Transfers between funds	(232,024)	232,024	-
Transfers from restricted fund	-	-	-
Fund balance at 31 December 2025	7,826,293	587,806	8,414,099

16 Designated funds

	Balance at 1 Jan 2025 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 Dec 2025 £
Transition Fund	175,453	-	(37,690)	-	137,763
Integrated Systems Framework	78,828	-	(29,410)	7,000	56,418
The Kitchen Table Project	22,870	-	-	(22,870)	-
Building Development	55,827	-	-	50,000	105,827
CareLine	542	-	-	10,000	10,542
Website	15,000	-	-	-	15,000
Take a Break	20,000	-	-	20,000	40,000
Renewable Energy	6,000	-	(5,775)	90,000	90,225
Capacity Building	18,682	-	(16,639)	(2,043)	-
Jubilee Fund	17,385	-	(13,875)	12,000	15,510
Supporter Development	11,056	-	(2,831)	50,000	58,225
Resources	22,063	-	-	(22,063)	-
Online Delivery Development	75,000	-	(56,704)	-	18,296
Governance Development	-	-	-	25,000	25,000
Branding	-	-	-	15,000	15,000
	518,706	-	(162,924)	232,024	587,806

Transition Fund – To provide for organisational transition and succession planning.

Integrated Systems Framework – To fund the refurbishment of the software infrastructure to meet modern demands due to the use of smart and mobile technology. This fund is set aside to cover the costs of research, review and successful implementation of various cloud-based solutions integral to the day-to-day operations of Care for the Family.

The Kitchen Table Project – Equipping Christian parents to support their children's spiritual development.

Building Development – To continue to provide for the development of the new building at Tovey House.

CareLine – To expand the capacity of our skilled and experienced counselling team to meet growing demand.

Website - For costs associated with the development of the company website.

Take a Break - To support the provision of subsidised family building activity breaks for single parent families.

Notes to the Accounts for the Year Ended 31 December 2025

16 Designated funds (continued)

Renewable Energy – To explore and assess potential benefits of renewable energy and other energy efficient strategies.

Capacity Building – To grow our capacity to deliver more live events through a fixed-term annualised hours contract.

Jubilee Fund – For specific employment costs that are significant to organisational culture and to enable response to ad hoc ministry needs.

Supporter Development – To support third-party engagement opportunities which offer the potential for broadening supporter engagement.

Resources – For the design and production of various physical and digital resources.

Online Delivery Development – For the expansion and development of digital resource delivery.

Governance Development - To support an ongoing governance review.

Branding - To develop supporter/beneficiary personas to enhance our content production and promotional strategies.

At the end of each financial year the trustees review the balances on the designated funds, plan for new expenditure in future years and make the appropriate transfers between the funds.

17 Restricted funds

	Balance at 1 Jan 2025 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 Dec 2025 £
Take a Break	17,581	-	(17,581)	-	-
Online Delivery Development	6,109	-	(6,109)	-	-
Other Funds	2,762	1,990	(990)	-	3,762
	26,452	1,990	(24,680)	-	3,762

Take a Break – To support the provision of subsidised family-building activity breaks for single parent families.

Online Delivery Development – For the expansion and development of digital resource delivery.

Other Funds - To support a range of charitable activities funded through various smaller restricted donations and grants.

Notes to the Accounts for the Year Ended 31 December 2025

18 Analysis of net assets between funds

	General Fund £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Intangible assets	238,485	-	-	238,485	287,319
Tangible assets	3,562,122	-	-	3,562,122	3,652,077
Investment assets	2,772,145	-	-	2,772,145	2,533,975
Cash at bank and in hand	1,064,942	587,806	3,762	1,656,510	1,379,859
Other net current assets/(liabilities)	188,599	-	-	188,599	113,483
	7,826,293	587,806	3,762	8,417,861	7,966,713

19 Taxation

As a charity, Care for the Family is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

20 Related parties

Norman Adams, a member of the Council of Management, and Rob Parsons, a member of the Executive Team, are trustees of the Salt Trust. During the year the charity paid a donation of £5,000 to the Salt Trust (2024: £5,000).

Samantha Callan, a member of the Council of Management, provided specialist consultancy services to the charity, for a very reasonable fee, compared to the market value. The total paid to her during the financial year was £2,051 (2024: £2,013). The charity owed Samantha Callan £nil (2024: £nil) at the end of the financial year.

The total donations made to the charity by related parties was £2,000 (2024: £3,050).

21 Company limited by guarantee

The company is limited by guarantee and so has no share capital. The members of the charitable company have agreed to contribute up to £10 each in the event of the dissolution of the company.

22 Analysis of Net Funds

	At 1 Jan 2025 £	Cashflow £	At 31 Dec 2025 £
Net cash:			
Cash at bank and in hand	1,379,859	276,651	1,656,510
Cash held as part of investments	111,340	(18,983)	92,357
Debt:			
Debts falling due within one year	-	-	-
Debts falling due after one year	-	-	-
	-	-	-
Total	1,491,199	257,668	1,748,867

Notes to the Accounts for the Year Ended 31 December 2025

23 Statement of Financial Activities (including income and expenditure account) for the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	2024 £
Income from:			
Donations and legacies	3,873,301	22,473	3,895,934
Charitable activities	188,498	-	188,498
Investments:			
Bank interest received	22,005	-	22,005
Dividend income	41,079	-	41,079
Other	17,163	-	17,163
Total income	4,142,206	22,473	4,164,679
Expenditure on:			
Raising funds	330,913	-	330,913
Charitable activities	3,715,912	26,079	3,741,991
Total Expenditure	4,046,825	26,079	4,072,904
Net loss on investments	115,570	-	115,570
Net income/(expenditure) and Net movement in funds before transfers	210,951	(3,606)	207,345
Transfers between funds	5,172	(5,172)	-
Net income/(expenditure and Net movement in funds	216,123	(8,778)	207,345
Reconciliation of funds			
Total funds brought forward	7,724,138	35,230	7,759,368
Total funds carried forward	7,940,261	26,452	7,966,713

Notes to the Accounts for the Year Ended 31 December 2025

24 Designated Funds for the year ended 31 December 2024

	Balance at 1 Jan 2024 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 Dec 2024 £
Transition Fund	259,056	-	(83,603)	-	175,453
Integrated Systems Framework	81,588	-	(2,760)	-	78,828
The Kitchen Table Project	38,627	-	(15,757)	-	22,870
Building Development	20,000	-	(173)	36,000	55,827
CareLine	542	-	-	-	542
Website	-	-	-	15,000	15,000
Take a Break	-	-	-	20,000	20,000
Renewable Energy	15,000	-	-	(9,000)	6,000
Capacity Building	40,000	-	(21,318)	-	18,682
Jubilee Fund	28,000	-	(17,615)	7,000	17,385
Supporter Development	40,000	-	(28,944)	-	11,056
Resources	25,000	-	(2,937)	-	22,063
Online Delivery Development	75,000	-	-	-	75,000
Other Designated Funds	5,000	-	(5,000)	-	-
	627,813	-	(178,107)	69,000	518,706

25 Restricted Funds for the year ended 31 December 2024

	Balance at 1 Jan 2024 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 Dec 2024 £
Building Fund	4,122	1,050	-	(5,172)	-
The Kitchen Table Project	24,999	-	(24,999)	-	-
Take a Break	-	17,581	-	-	17,581
Integrated Systems Framework	-	1,080	(1,080)	-	-
Online Delivery Development	6,109	-	-	-	6,109
Other Funds	-	2,762	-	-	2,762
	35,230	22,473	(26,079)	(5,172)	26,452