

FAMILY ACTION
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

Charity number: 264713
Company number: 01068186
Isle of Man Company number: 6009F
Isle of Man Charity Number: 1206

Welcome from Ian Hargrave, Chair of Family Action

This has been another busy year for Family Action. On top of our day-to-day service delivery, we completed the acquisition of the charity Relate's staff and services and took forward significant organisational projects whilst also managing the impact of continuing cost of living pressures on our service users, volunteers and staff. I continue to be very proud of the leadership, drive and effectiveness that Family Action shows every day.

Key achievements during the year included:

- Providing over 150 community-based and national services that together reach hundreds of thousands of children, adults and families;
- Providing a nutritious breakfast to over 380,000 children a day in disadvantaged areas through the National School Breakfast Programme and achieving an extension to the contract to deliver the NSBP until July 2026;
- Acquiring the business and services of Relate and bringing nearly 200 Relate staff into Family Action with effect from 1 January 2025;
- In the 3 months from 1 January 2025 to 31 March 2025, Relate's services at Family Action provided 7,527 sessions of professional support to 4,609 children and adults. Relate's huge reach demonstrates why it is the best-known brand in relationship support and why its acquisition is such an opportunity for Family Action;
- Redesigning and relaunching our free to access flagship FamilyLine service, which provides practical advice and emotional support to families to prevent challenges from reaching crisis point, as a three Tier digital service. FamilyLine now provides free online support at Tier 1, a free telephone helpline, text and email service at Tier 2, and free (by referral) counselling and befriending services at Tier 3;
- The relaunched FamilyLine service received over 66,000 contacts during the year, a sharp increase on the previous year's figures (9,000) evidencing the huge demand for accessible digital family support services;
- In August 2024 we launched our new website. From April 2024 – March 2025, we had 1.6 million page views from 429,000 users. The average monthly page views have increased by 119%, with a 309% increase in views of the FamilyLine landing page. Brand new self-help content had 82,000 views by 35,000 unique users;
- Our free FamilyConnect service which supports people to prepare to trace their adoption and care records had nearly 42,000 users and over 72,000 page views, an increase in page views of 11% on the previous year. Thanks to funding from Adoption England, our FamilyConnect offer was expanded significantly; new areas on the FamilyConnect website have been developed, a new FamilyConnect Advice Line was launched and the original £150,000 fund, managed by PAC-UK, for intermediary services for adoptions that took place between 1949 and 1976 was doubled to £300,000 due to the volume of eligible applications received;
- Through service level agreements covering 78 local authorities across England, work delivered via the Adoption and Special Guardianship Support Fund, commissions from Adoption England and funding from the National Lottery Community Fund and other smaller grant providers, our adoption support agency PAC-UK supported over 6,000 people affected by adoption and special guardianship during the reporting year;

FAMILY ACTION
TRUSTEES' REPORT
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- Our Barclays' funded LifeSkills programme continues to go from strength to strength. 920 LifeSkills Open sessions were delivered to nearly 6,500 adult attendees (1,591 unique participants). LifeSkills Intensive received 95 referrals during the financial year, working with those furthest away from education, training or employment to support them with skills and confidence around work;
- Our Christmas Toy Appeal 2024 sourced 15,000 gifts from 135 companies to distribute to children and young people supported across our services, we made 1,878 financial grants to the beneficiaries under our various grants schemes with a total value of £856,001 and we maintained our network of over 30 FOOD Clubs in direct response to continuing food insecurity resulting from cost of living pressures; and
- We won over £1m in new and retendered work over the year across England and Wales, including a new contract to deliver a Youth Support Service with Gloucestershire County Council.

Family Action celebrates its 156th birthday this year. Please support this fantastic charity to do even more.

Ian Hargrave
Chair of Trustees
18 September 2025

Our objects

To preserve and protect the good health (in particular mental health) and advance the education of families, individuals and groups within the community, the relief of poverty and the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in such ways as the Trustees see fit.

Our purpose and activities

At Family Action, our vision is of a society that understands the importance and power of family as a foundation for individual futures and connected, resilient communities.

We support people through change, challenge and crisis. It's what we've done for over 150 years. We protect children, support young people and adults and offer direct, practical help to families and communities.

We see first-hand the power of family to shape lives, for better and worse, so we speak up for the importance of family in national and local policymaking, amplify family voices and represent the changing needs of families in the UK today.

We care deeply about the children of today, the adults of tomorrow and all of us here now, the children we were and the people we could be in the future – with the right support. And that's what we strive to offer: the right support at the right time – for every family in need and anyone who is, or ever has been, without the support of a family or familial networks.

Through every age and stage of life, we have specialist and practical support for those in need. Community FOOD Clubs help with food and essentials; perinatal, parenting and post-adoption support gives families the best start in life, while our family support, wellbeing, helpline and counselling services help people to shape – or reshape – their futures for themselves.

Through all our work, we focus on:

- Creating opportunity and life chances
- Promoting health, wellbeing and connectedness
- Supporting families through all life stages and major changes
- Helping to build and sustain safe, supportive relationships
- Amplifying family stories and the voices of families today.

Family Action support hundreds of thousands of families, adults and children each year through some 150 community-based services across England, Wales and the Isle of Man and a significant portfolio of national services. We help many more every year with financial assistance through our UK-wide education and welfare grant programmes and through our FamilyLine service, through the services provided by Relate and via the National School Breakfast Programme.

What we deliver

We provide life-changing support through a diverse range of specialist and practical programmes and services. The following is not an exhaustive list, but a description of our core work grouped into nine key domains that align with our public facing website.

Support for children and families

As diverse as the families we support and covering a broad geographical area across England and Wales, our children and family support cover two broad areas:

- 1) Perinatal mental health and early years support services
Services that specialise in supporting women through pregnancy and parents and carers with children from birth to 5 years, at home, in family centres and in education settings. This includes several community-based projects supporting women at high risk of postnatal depression and a range of Ofsted regulated Early Years settings.
- 2) Support for children, young people and families where a whole family approach to support is available.
For those who need some immediate support at any time of day or night, we offer a range of online self-help articles covering topics we know are affecting families right now. Our online support will continue to evolve to align with what families tell us they need support with, through our national helpline, FamilyLine.

For those that need more direct support, we have a wide range of services across the country including:

- Short term targeted interventions to provide support with specific issues and intensive support for families with complex and enduring needs
- Evidence-based parenting programmes to support children's emotional and social development
- Emotional health and wellbeing services including counselling and therapeutic work for children who have suffered trauma, bereavement or abuse and other specialist services for children and families
- Young Carers services including working with schools to identify and support young carers and their families
- Supervised contact centres and working with separated parents
- Maintaining high quality Children's Centres particularly in disadvantaged areas
- Welfare benefits, debt and housing advice.

Adoption and special guardianship

We support children and young people who have been or who are currently under the care of the local authority. We support adopted adults with specialist counselling and other services to help uncover their history and trace relatives. We help birth parents come to terms with grief, loss and the stigma that often attaches to giving up or having to give up a child for adoption. We support adoptive families as they navigate the joys and challenges of family life.

Specialist services include:

- Adoption support for adopted children and young people, adopted adults and adoptive families
- Specialist individual, group and peer support for birth families
- Specialist support for families affected by special guardianship
- Contact services
- FamilyConnect (www.familyconnect.org.uk)

Food and financial hardship

At Family Action, we believe everyone deserves dignity, respect and an equal chance at life. We work in partnership with companies and communities to help families put food on the table and support people in the face of an ongoing cost of living crisis. These services represent Family Action at our most practical with schemes that give access to healthy and affordable food in local areas experiencing high food insecurity, community activities that build wellbeing and confidence, and direct grants designed not just to help but also empower.

Current services include:

- A national network of FOOD Clubs that promote dignity and alleviate hunger in local communities
- A range of food and wellbeing related wrap-around support including life skills and employability training
- Grants and short term financial relief for individuals and families who have an immediate need for economic stability including programmes themed around welfare, education and multiple complex needs (for example, our Open Doors programme)

Schools and education

The National School Breakfast Programme is our largest school provision, offering a tasty, nutritious breakfast to over 380,000 children every school day, every year, many of whom would start the day too hungry to learn without it. We also provide specialist behaviour outreach support and emotional wellbeing services in schools.

Promoting health and wellbeing

We offer a range of services supporting mental health and wellbeing, ranging from WellFamily support in GPs surgeries to specialist therapeutic counselling services for survivors of domestic violence and abuse and sexual violence.

We deliver social prescribing services that are explicitly designed to support people with issues that are affecting their health but often do not have a medical cause. This can take pressure off GPs and the wider health service, and help people regain confidence and make supportive connections in their local area.

For those with more complex social or mental health issues, we run a number of therapeutic services across England including BAND in Bolton – a dedicated, mental health service for adults.

Relationship support

Having acquired the services of Relate, the relationship support charity, we are now a leading provider nationally of relationship support for couples, families, children and young people. We deliver both contracted counselling services to organisations and direct to consumer counselling services and self-help resources including workbooks that cover a range of issues from communication styles to managing blended families to parental conflict.

Specialist Educational Needs and Disability (SEND)

We provide support, information and guidance to children, young people, families and adults who are living with a Special Educational Need or Disability. We are one of the leading providers of SENDIAS services in the UK, supporting families and young people to understand their rights and get the help they need through advice, support and signposting. We provide online, over the phone and face to face information, advice and guidance to families of neurodiverse children and young people.

Young people

Family Action support young people between the ages of 16 and 25 in a variety of different ways, aiming always to meet young people where they are, listen and respect, and offer the right support at the right time. As well as our Young Carers' services which take a whole family approach, we also offer focused youth work, often supporting young people for whom family can be a source of difficulty, as well as care experienced young people. Our work with young people is a growing area and we currently offer:

- Local youth services
- Mentoring programmes for young people
- Specialist therapeutic support, including group work and art therapy, for young people and young adults
- Peer support for adopted young people.

Skills and employability

Family Action offer support to overcome practical barriers that get in the way of getting in or getting back into work. We have a range of grants, schemes and programmes that often particularly benefit young people without networks or single parents without family around to support them. Our London based HeadStart programme features a range of training and employment focused opportunities, including work placements.

Practice development

Internally, we currently focus our practice development around thematic areas – the number of which may expand as we grow into new areas, for example relationship counselling. For now, we have nine thematic areas of work, each with its own Community of Practice:

- Perinatal mental health and the early years
- Children and family support services
- Adoption and permanency
- Domestic and sexual violence and abuse
- Specialist Educational Needs and Disability (SEND)
- Adult mental health and wellbeing
- Young people's support services
- Financial support
- Food services.

We invest in communities of practice for each one of these thematic areas to ensure organisation-wide quality standards and best practice and to promote development and innovation through the exchange of information and knowledge across our service portfolio.

Our Staff

Family Action is committed to encouraging diversity, promoting equal opportunities, and providing fair treatment in all that we do. We strive for a working environment that is inclusive, free from discrimination and where everyone is treated with dignity and respect. We believe that people with different backgrounds, skills, attitudes and experiences bring fresh ideas and perspectives to the workplace. We seek to encourage and harness these differences to meet the changing needs and requirements of our staff, volunteers, service users, governance, partners, funders and supporters.

We are a signatory to the Race at Work Charter and a member of the Stonewall Workplace Equality Index (WEI) and a holder of the Stonewall WEI Silver Award. We also hold the Level 2 – Disability Confident Employer status which confirms that Family Action is committed to the recruitment and retention of disabled people, and that we do the following to enable this:

- Interview all applicants with a disability who meet the minimum criteria for a job vacancy and consider them on their abilities. We operate a guaranteed interview process for any candidate who meets the essential criteria for a role and ensure that where candidates require reasonable adjustments in the selection process, that these are implemented. All recruiting managers receive training in our recruitment processes.
- Ensure there is a mechanism in place to discuss, at any time but at least once a year, with disabled employees what can be done to make sure they can develop their abilities. We do this through monthly supervision with all staff and an annual appraisal review where career development is discussed with every employee at Family Action. There are many opportunities for staff to get involved in exciting projects, and all staff are encouraged to do this.
- Make every effort when employees become disabled to make sure they stay in employment. We discuss with employees any reasonable adjustments needed to support them during the course of their

employment, and ensure appropriate support is put in place to accommodate these requirements where feasible.

- Take action to ensure all employees develop the appropriate awareness needed to make these commitments work. We promote this through our organisational policies and through the work of the Equality, Diversity and Inclusion (EDI) Steering Group.

We have a dedicated EDI Manager role within our Senior Leadership Group. Our small EDI team leads all our organisation-wide EDI work in close collaboration with a range of staff diversity networks (see more about our staff networks and EDI work below).

Good communication is integral to all that we do at Family Action. There are a number of ways in which staff and managers are kept informed:

- Our user-friendly staff intranet is regularly updated to ensure that all employees are kept informed about important news, strategic developments, training opportunities, feedback received or key organisational initiatives such as our regular staff engagement surveys and recognition awards.
- We provide weekly updates on the intranet about issues discussed at our weekly Senior Leadership Group meeting so that staff across the organisation are kept up to date with key organisational challenges and opportunities. Each member of the SLG takes it in turn to blog about these meetings, using this opportunity to communicate with the whole organisation about their lives, teams, families and interests and what inspires and motivates them, as well as the content of the weekly meeting.
- Our monthly Family Action Bulletin (FAB) keeps everyone up to date with key news about what is happening across the organisation.
- Our Executive Group also holds a virtual open meeting once a month to which the whole organisation is invited so that people can pose questions live to members of the Executive Group and hear updates on key organisational priorities. We have also introduced an anonymous 'Ask EG' communication channel so anyone can ask EG anything at any time.

Information on progress against our strategic objectives is reported to, discussed with and communicated up and down the organisation through a range of fora including monthly Open Executive Group meetings, weekly Senior Leadership Group meetings, regional and team meetings, and individual supervisions, so everyone in the organisation is kept informed.

- Our Chief Executive regularly communicates with the entire staff group on important organisational matters. Every month, he personally inducts all new staff joining the organisation that month and keeps a highly visible profile within the organisation through regular communication, through celebrating successes and keeping everyone informed on key news, opportunities and challenges.
- Our Executive Group also provides regular updates on progress towards our strategic objectives whenever there is an opportunity, through attendance at service level, thematic or regional meetings or during their many visits to services.
- We hold quarterly Joint Negotiating Committee meetings with our recognised unions (Unite and Unison) and staff representatives to discuss issues that impact upon staff including policies and procedures, organisational changes, and health and safety issues.

We provide an extensive wellbeing programme with a focus on supporting the physical, emotional and financial wellbeing of our staff.

Our Volunteers

Family Action is fortunate to have over 400 volunteers across our range of services. Our volunteers support our work in so many different ways, for example:

- helping to run our FOOD Club services in locations across England and Wales
- as befrienders in our Perinatal Services
- as volunteers in Relate's retail shops
- in parent support roles in our Children's Centres
- as advisers, counsellors and befrienders in our FamilyLine Service
- as mentors to disadvantaged children, young people and care leavers accessing our Friendship Works service
- through the provision of practical support in our Emotional Health and Wellbeing services for adults
- as fundraisers for us

We are proud to hold the Investing in Volunteers (IiV) Award. This is the UK quality standard for good practice in volunteer management. The award demonstrates our commitment to all our amazing volunteers and provides objective external evidence of our ability to provide an outstanding volunteer experience.

Our Values

Our Values and Behaviours underpin all that we do. Family Action staff demonstrate our values and behaviours in their work and in their professional relationships with colleagues, volunteers, partners and service users.

We have a **Can Do** attitude;
We strive for **Excellence** in everything we do;
We are **People Focused**; and
We have **Mutual Respect** for colleagues, volunteers, partners and service users.

Our Impact

Family Action is committed to measuring the impact of our work. We seek to triangulate the impact of our services through service user feedback, robust data collection and analysis, compliance with contractually agreed outcomes, and independent evaluation of the effectiveness of our service models. We also monitor how sharing the voices of families and our experience from our work has an impact on policy and investment decisions by government so that families today receive the support they need, and systems and frameworks place families at the heart of our society.

We have an organisational Theory of Change, that is a living document, updated to reflect changes in the organisation and the context we work in. Our Theory of Change has five key pillars where we consider that we have a genuine role to play in changing families' lives. We have updated them this year to fit with our new brand narrative:

- creating opportunities and life chances
- support through life's changes and major stages
- building and maintaining safe, supportive relationships
- promoting health, wellbeing and connectedness
- amplifying families voices and sharing stories

We know that these areas are complex, overlapping, and require integrated support from a variety of organisations, but our organisational Theory of Change helps us to focus harder on how we can both achieve and evidence our own impact in these areas; on what we have learnt; and on how we will build our impact in the future.

Across our different services in Family Action, we use bespoke Theories of Change or Logic Models to express how our activities contribute to outcomes which, in turn, help us achieve our goals. Our Communities of Practice and Learning & Development roadmap are also supporting us to share and develop our practice across the different themes of our work and to enhance our Learning & Development offer to our staff and volunteers.

Our impact – examples of service feedback

Many of Family Action's services receive wonderful feedback. Here are just a few examples of the feedback received from our service users and partners for some of our service provision:

BAND Bolton – Bridging the Gap

I have attended various groups and activities organised by Bridging the Gap over the past few months and have found them to be interesting and enjoyable. The main benefit for me is helping with my mental health. I have severe anxiety and delusions and find that attending the groups helps me to remain calm and focused and the social aspect of activities gives me a sense of community and friendship. I cannot praise Bridging the Gap enough and hope for their continued success moving forward.

Living Well Bolton

I just wanted the Living Well team in Bolton to know that I am truly grateful for their input and being able to access their services. I had undergone a lot of setbacks and this service enabled me to get back on my feet.

FamilyLine

Thank you so much. I feel overwhelmed by the support you were able to provide in such a short time. You do not know how much of a difference you have made to me and my son.

I have tried on so many occasions to access support but was not able to. It was so easy to get through to your helpline. Thank you so much for listening and not judging. I don't feel quite so alone now.

What a great service you offer and it is free too. Wonderful.

It's taken a lot for me to reach out for support. It's not really what men do nowadays. It's been so hard not seeing my son. Thank you for listening and all the information. You have been so helpful.

Wandsworth WellFamily

You have been really nice to me. I get really excited about telling my keyworker about my achievements each week and this has supported my mental health too. I have felt motivated by 'my keyworker' too.

It's good to speak freely and everything has been spot on. You can open your heart and there is courtesy, and it feels like family.

Hackney WellFamily Plus

Local GP feedback:

I work closely with Rhonda and I cannot praise her enough for her dedication, care and professionalism. My patients consistently tell me how much she has helped them. She is very responsive and she meets people's cultural needs. I cannot imagine not working with Rhonda! Thank you for everything you do.

Excellent service. Monika is very professional and has excellent rapport with patients.

Shqipe is an incredibly responsive and caring member of our team. A fantastic service!

Hackney WellFamily Plus

I felt my voice was heard and I was given great support and advice, very organised and informative.
Service user

Relate

Client Feedback Summary (Jan–Mar 2025)

Adults

- **48%** of adults reported no longer taking time off work, with an additional **17%** taking less time off (20% reported they had not been taking time off initially)
- **74%** of adults felt their mental health had improved
- **77%** of adults felt they finished their service with better coping strategies
- **81%** of adults felt we had supported and improved the main reason they came to Relate
- **83%** of adults said they would use our services again
- **88%** of adults would recommend us as a provider

Thank you for all your help, the sessions helped me a lot to come to terms with my feelings and to accept the things I have no control of. Also I gained more confidence and I really learnt how to love myself more.

It was very beneficial to speak to someone outside the situation to clarify my own thoughts. I also learned some things about my own reactions that were helpful – particularly how things from the past still play into current feelings.

Children/Young People

- **73%** of children and young people felt they finished their service with better coping strategies
- **81%** of children and young people felt their mental health had improved
- **100%** of children and young people would recommend us as a provider

I am writing to express my deepest gratitude for your assistance in helping my son overcome his suicidal thoughts. Counsellor's timely intervention and support were invaluable during a very difficult time for our family.

I really like how it helped with my sadness.

I have been able to tell my friends now about my parents' divorce. Counselling has really helped me talk to my friends.

I feel brave.

Cumbria 0–19 Child and Family Support Service

I feel great, I was so stressed, it feels like I can breathe again, I was carrying so much. It feels like a huge weight has been lifted, I honestly feel so much better. We have both come such a long way compared to where we were at the end of last year to now, there has been a massive turn around. I am so proud of A, she has not been in any trouble for ages, and she is really trying, she is so much happier in herself, she is a changed girl.

Parent of Child, who accessed Family Support

For me doing the Domestic Abuse Recovery Toolkit helped me greatly and made me realise everything I was blamed for in the relationship wasn't actually my fault and also realising what emotional abuse is and how it was used against me. I was always scared to talk about it because being a man you feel like you have to be stronger and that you are weak especially when you are on the receiving end of the abuse, but the course has made me a stronger person and made me realise I wasn't weak.

Parent, who accessed Adult DART

Neurodiversity Sheffield's Managing ADHD Groups

Thank you so much! I cannot begin to tell you how much of a difference your support, both pre and post diagnosis, has made to our family. The work you do is life changing. I feel more empowered as a parent and I see how empowered my son feels. I cannot begin to describe what a difference you have made. I only hope you can continue to grow as there are so many families out there who I know could benefit just as much as we have.

Grants

Open Doors Grant Recipients

Thank you so much for your help and support I am now able to make my house a home and make sure it is a nice place for me and my daughter to live.

From a college re Education grants.

Student is a single parent to four children. The support has relieved a lot of stress and pressure for the student and overall improved her mental wellbeing. She is now able to complete coursework easily and promptly from home.

Recipients of Barclays Learning Support Fund grants.

Without the grant I wouldn't have been able to purchase a laptop or new equipment for the course which has helped massively to my learning outside of the course. The financial help at home has helped me to get to and from college. It's relieved so much stress and anxiety. I am so grateful you awarded me this as I was full of worry before this how I was going to complete my homework etc off a mobile phone. The laptop will help me with my next college course too. Thank you so much.

Early Help – West Birmingham

I want to express my deep gratitude for the exceptional support I received from Maimunah. She was not only incredibly knowledgeable but also compassionate and understanding throughout the entire process. Her dedication to helping me navigate through my challenges was evident from the start, and her ability to listen and provide thoughtful solutions made a real difference. Her kindness and professionalism truly stood out, and I felt supported every step of the way.

Both my child and I are finding your help and the way you are helping us admirable and helpful. A godsend, professional and caring individual. We want to continue having the benefit of your help to navigate the complex landscape of services and funding. Until you came along, we were lost.

Medway Universal Parenting Programme

This (Solihull Understanding Your Baby), course has given me confidence and provided not only knowledge but also support during these early weeks of baby's life. I feel these sessions will have a lasting impact for me and my baby. Becoming a new parent has been scary- I had so many questions and fears and I feel like the course material has addressed so many. The facilitators, Karen and Nikki, delivered the course in a considered, clear way and their dedication and care really shows. Their practice is friendly, kind and non-judgemental. They went the extra mile, by answering questions and doing additional research or signposting if they didn't know the answer. Thank you !!!

PAC-UK

Our adoption support agency, PAC-UK, expanded its geographical reach too during the reporting year, winning new work in Hertfordshire, Bedford and Southend-on-Sea. The PAC-UK service Adopteens won a commission from Adoption England to deliver 'Adopt a Change' training to professionals pan-regionally.

The support I received from PAC-UK helped me to feel understood without any fear of judgement. It was truly what I needed at this point in my life... I am truly grateful a service like this, exists. It has helped me understand myself more and be more compassionate with my specific situation.

The support, kindness and understanding shown to me, as a very nervous person ready to take the steps to understand my adoption history – was invaluable. I am so grateful and feel like I have been supported through to the next chapter of my life. I cannot thank PAC-UK enough.

I have received excellent support and guidance from PAC-UK when finding my birth family, it's been an emotional journey but I am glad I did it, now thanks to PAC-UK I have the final piece of the puzzle. PAC-UK has helped me every step of the way, in a very professional, kind and supportive way, thank you.

Change4Life

Emily is a real rockstar. She has been so knowledgeable and easy to approach about all things during my pregnancy. I have been able to count on her for quite a bit of insight all through my pregnancy.
Start4Life Change4Life Club

The information is expert advice and is reassuring. Answered questions with care. She gave me confidence to look after my baby safely.
Minis 0-12 Months Change4Life Club

Inclusive for all kids. My son is shy but got quite talkative by the end of the session.
Minis 1-4 Change4Life Club

National School Breakfast Programme

The NSBP has been instrumental in creating a warm, welcoming start to the day for all students. Removing barriers to learning doesn't just take place inside the classroom. Making sure students are dressed, equipped and fed in a morning enables them to have the best possible start to the day.
NSBP Secondary School

Our punctuality and overall attendance have significantly improved since introducing our breakfast club. Children are able to be part of a calm, safe environment and tell us about their weekend and have a chat before starting the school day.
NSBP Primary School

FOOD Clubs

The main benefit of FOOD Club would have to be the impact of how much I spend on food shopping. I have been using FOOD Club for 6 months and have found my monthly food bill has reduced between 20-30%. Even though we have been saving money, we have more food in the cupboard and have also been eating better.

Medway SENDIASS

It has provided the clarity and information I need to be able to go into my first annual review especially as the school has been less than supportive and not accommodating the EHCP fully. Knowing I have the legal right to challenge and ask questions has made me more confident as opposed to feeling like we are being held 'hostage' by the school.
Service user

Norfolk and Waveney ADHD/Autism Support service

Thank you so much for talking to me yesterday, it was so helpful to speak to someone who understood what it is like to be a parent to a child with SEND, and to also be so informed and able to share such useful support and advice. Thank you for all the information and links, they are all so helpful. We started using some of the approaches you suggested when S came in from school yesterday, and it definitely helped him to feel more regulated, which in turn alleviates the worry and stress for us as parents too.

Participant attending the safe session at the Norfolk Discovery garden

I find that I am very isolated with autism. The garden gives me a chance to meet people and be involved and included and to do some exercise. I have been going on Mondays where everyone is lovely who attends. It fills a void as no other services will help for my mental health and the manager was kind enough to let me go. Everyone that attends seems happy and included.

Leicestershire Post Sexual Abuse Service

L previously had outbursts where she would lash out and have arguments with her sister. L is now much calmer and controlled and she uses breathing exercises to cope. The work has had a really big impact on us as a family, the home is much calmer and peaceful. Beth also helped my own mental health, she took time and listened to me. Mum of L, age 12

Lincolnshire BOSS

Feedback from a school following BOSS training

The trainer's knowledge and experience was very informative and useful. I now feel more confident in working and identifying children who might have experienced or are experiencing trauma. I really liked the practical suggestions which supported the identified behaviours.

Feedback from parents following BOSS work

You are the first person we have spoken to in the past 3 years who truly understands our daughter and what she has been through and what she still is going through.

Feedback from pupil following BOSS work

I am now doing A levels at college and did well in my exams. I don't think I would have got through school at all if you wasn't helping me, even my mum can't believe I made it.

Strategic Report

Achievements and Performance

The 2024/25 financial year was the first year of Family Action's new five year strategy, *Family can shape the Future*, for the period 2024-2029. During the year the Trustee Board worked with the senior management of the organisation to take forward the five agreed strategic objectives in *Family can shape the Future*.

Examples of our progress against the five agreed strategic objectives over the first year of the *Family can shape the Future* strategy to March 2025 are given below:

1. Ensuring we maximise our positive impact on society

Family Action both wants, and has a responsibility to support and promote a society that enables children, young people, adults and families to thrive. We recognise that we operate within a broader system and we must ensure we do all we can to leverage our unique position to facilitate change for the benefit of families in the UK

During the reporting year we have continued to advocate across the political spectrum for policy and investment that is relevant to and supportive of families today. We were sorry to see our large and successful child and family support contracts across Cumbria taken back in house by Cumberland and Westmorland and Furness Local Authorities at the end of these contracts. This is symptomatic of the churn we continue to see particularly in some of our local government financed provision as local authorities struggle to find ways to make their budgets stretch to cover all their responsibilities to their local communities. Unfortunately, this leads to huge uncertainty for staff, service users and for us as providers as contracts shift between providers and deep operating experience is inevitably lost. We continue to draw attention to the consequences for everyone of a market in public services for vulnerable children and families that is operating in a context of enormous financial strain.

We have seized every opportunity to influence during the reporting year. We were pleased to be asked to be part of the Expert Reference Group for Lord Darzi's independent investigation into the NHS in England. We submitted evidence about the need for a focus on prevention and providing more support in the community, which are now two of the three 'shifts' that the government has decided that the Health 10 Year plan should focus on. We have continued to be a Member of the Partners Council for the Health 10 Year plan development.

We were delighted to see that breakfast provision was included in the Labour Party Election manifesto as a key pledge, as we had influenced continuously with key parliamentarians and civil servants about the impact of breakfast for children and young people seen through the National School Breakfast Programme which we have operated since 2018.

We submitted evidence to the Children's Wellbeing and Schools Bill Committee Stage in January 2025 – MPs debating the Bill have picked up on our messages about needing to continue to support the most vulnerable, e.g. those with SEND, and ensure quality of provision in the rollout of the new universal primary breakfast scheme. The National School Breakfast Programme has been extended until the end of the school year in 2026.

We were also asked to take part in the Royal Foundation Centre for Early Childhood's Delphi Study on the social and emotional skills that matter most [August 23] – this fed into their 'Shaping Us Framework', which is focused on 'improving awareness of and knowledge about social and emotional skills to inspire action across society' [released Feb 2025].

We have also achieved impact from influencing using local media and by contacting the local MP regarding our concerns about the lack of funding to continue our Portsmouth Abuse and Rape Counselling Service. Funding has now been secured via the Local Authority, OPCC and National Lottery.

2. Ensuring the quality of our work.

Family Action aims to provide sector leading, high quality, impactful services at the right time, in the right way and by the right people. We are committed to improving and sustaining outcomes for children, young people and families and adults through delivering high quality services. We aspire to always operate a high performance, high support and high challenge culture with safeguarding and continuous improvement central to our work

During the reporting year we have developed a comprehensive action plan under this objective 2 and linked this closely with the action plan for objective 3 of our organisational strategy *Ensuring a strong culture that enables our people to thrive* as the objectives are so interlinked. We developed a new governance structure and an Operational Practice Group to lead decision-making, resource allocation and accountability across our Services Directorate ensuring joined up working and transparency as we implement our quality action plan.

Key developments and achievements include the delivery of 11 well-attended Communities of Practice that together have reached over 500 staff over the reporting year. We have also supported our services with the development of service-specific logic models and practice wheels. We have worked with all our case management services to review their referral to closure paperwork and to ensure that all these services have high quality continuous improvement plans in place. Senior colleagues across our Services Directorate and Learning and Development (L&D) teams have worked closely together and consulted with services to identify L&D needs across the organisation and to develop a new tiered offer of mandatory learning, an enhanced core curriculum and bespoke L&D where required.

By the end of the reporting year we had also developed a new one team approach to practice development and quality assurance, safeguarding and performance by merging existing teams and creating a new and fully integrated Quality, Continuous Improvement and Safeguarding team.

3. Ensuring a strong culture that enables our people to thrive

Our people are the lifeblood of our organisation; passionate staff and volunteers working together to achieve the best outcomes possible for everyone we work with. We want and need an organisational culture that supports this and enables our people to thrive – to be supported, equipped and engaged to achieve our strategic objectives. We will continue to develop a culture where the families we work with have a strong voice and influence.

During the reporting year we launched our first People strategy and its supporting HR, L&D, EDI and Volunteering strategies. A rolling action plan sits behind the strategies to help drive implementation over the next five years. Work also continued on our Pay and Grading project. During the reporting year we agreed our Reward principles and proposition and shared these with the organisation and established a designated reference group to begin the very substantial task of collating all job descriptions across the whole organisation and agreeing the job evaluation factors at the different levels of our new grading structure. This work will complete in the next financial year.

During the reporting year work on the development of our new HR and Payroll System, iTrent, continued and we were delighted to launch our Employee Self-service in December 2024 and our Manager Self-service with effect from 1 April 2025.

In relation to EDI, we were pleased to launch a pilot reciprocal mentoring programme in January 2025, with senior leaders and staff of colour matched. This activity reflects the importance of the EDI Staff Survey in highlighting areas for improvement and implementing interventions to help address these areas – in this case inclusive leadership and the progression of staff of colour. We undertook our most recent bi-annual EDI Staff Survey in summer 2024. The survey received 488 responses, which pleasingly continues the upward trend in the response rate from 358 (in 2022) and 188 (in 2021).

4. Ensuring our organisation remains relevant and resilient

We will ensure that Family Action is a strong, resilient and sustainable organisation that is able to manage uncertainty in a very challenging economic context, so that we are able to continue to be there for the people who need us.

Throughout the reporting year we had to prepare for the fact that we had several large contracts due to come to an end in 2025. We were delighted that the Department for Education decided to renew the National School Breakfast Programme for a further year to July 2026. We were equally disappointed that Cumberland and Westmorland and Furness local authorities decided to take the highly successful 0–19 Child and Family Support Service contracts that we had been delivering for them since 2020 in house. This led to a very large TUPE process for us in March 2025 but we worked hard to make that transition as smooth as possible for the staff concerned and to minimise the impact of this transition on the many children and families who were relying on those services in the two local authority areas. We will watch with interest to see if the taking in house of these services leads to any better outcomes for local children and families or any saving in public money, particularly when the added value provided by the voluntary sector is taken into account. Elsewhere in Family Action, we retained the very large majority of our service contracts which is a testament to the quality of the services we are providing across the country and the excellent working relationships we have with our commissioners across the country.

There is a clear need for Family Action to diversify its income away from too much reliance on local government funding because of the financial difficulties that are evident in so many local authorities across the country. With this in mind, we acted quickly and decisively when the opportunity arose to acquire the business and staff of Relate out of Administration. Relate has a proud history of providing high quality support for over 80 years and the Relate brand is very widely known.

As well as acquiring all Relate's contracts and services, and its retail chain of 11 shops, we also acquired Relate's remaining staff – and some 184 Relate colleagues joined Family Action on 1 January 2025. We worked hard to ensure that Relate's staff were able to continue to provide their quality services with as little disruption as possible to Relate's beneficiaries. In the three months since Relate joined Family Action, 4,609 children, young people and adults have received professional support through Relate's services. We have also taken the opportunity to review all Relate's income streams and sources of expenditure to stabilise the Relate services and ensure that the mistakes of the past are not allowed to happen again. We have great plans for Relate in the year ahead and we will say more about that in our future plans below.

This objective also embraces Family Action's environmental and technological sustainability. Family Action qualified for the Government's mandatory ESOS (Energy Savings Opportunity Scheme) from 31 December 2022 and we submitted our organisation compliance with the scheme on 30 July 2024 and submitted our Energy Action Plan (EAP) in January 2025. On the technology side we successfully completed the Cyber Essentials external assessment and were pleased to achieve Cyber Essentials and Cyber Essentials Plus certification for another year. We have also done a range of work during the year exploring how we can use AI well and proportionately to support processes and to increase efficiency within the organisation.

5. Ensuring Families in the UK are seen and heard

We want families to trust us an organisation that shares and amplifies their voice but, importantly, we will also create spaces and platforms for families to share their stories themselves, as the experts in their own lives and experience.

In order to achieve these priorities in the reporting year we have:

- Developed a dedicated storytelling role and rolled out a new consent policy and processes. We have delivered a new website, which along with our social media and our PR activity, provide the channels to share stories, which are all underpinned by our newly developed brand positioning and messaging covering the breadth and we depth of family life in its many forms.
- Rolled out our updated visual identity, supporting the visual identification of Family Action as a trusted brand both nationally and in our community based services across the country.
- Centred our fundraising activity around sharing families' stories to demonstrate the impact of our work that donors are supporting. We have more clearly defined our fundraising audiences, allowing us to tailor our messaging and approach to them to drive income. Our annual Christmas Toy Appeal campaign was our most successful to date.
- Established an active Co-production and Participation Community of Practice that engages across the organisation and provides support to our external engagement activity.
- Developed an active Influencing Group, comprising representative internal staff, which meets regularly to horizon scan and to agree our key influencing priorities. In the last year we have proactively engaged with the new Government through direct contact with politicians and attendance at relevant APPGs and a range of events.
- Used our membership of various networks and coalitions to maximise and amplify the voices of the families we support.
- Established our media connectors programme across Family Action, which allows us confidently to maximise media and PR activities, utilising the expertise of our staff and the families we work with to represent accurately the reality of family life today.

In our media work over the reporting year we have sought to ensure that lesser heard voices are amplified. The PR team secured BBC Radio seven times plus ITV News Anglia and London. During the reporting year our organic social media activity saw over 3.5 million impressions across channels with a 200% increase in video views (343,521 views).

Financial Review

Family Action's total income for the year was £44.28m (2024: £40.36m). 92% (2024:95%) of our income was restricted to funding specific services. Income for Operational Services came from Local Authorities, central government and NHS Trusts for the provision of specific services. These funders are listed in the accounts (Note 5a, b & c).

On the 1st January 2025, Family Action acquired the Relate business, leading to an increase in unrestricted income. Of the £3.73m unrestricted income, £1.20m is for Relate business with expenditure of £1.55m resulting in a deficit of £0.28m.

Total expenditure amounted to £42.67m (2024: £39.32m), with £41.95m (2024: £38.57m) relating to restricted charitable activities. 64% (2024: 64%) relates to salary costs and we employed a monthly average of 1,018 (2024: 920) staff in the year.

Our net income position before gains/losses on investments for the year is £1.61m (2024: £1.03m), and included in this result is unrestricted surplus position of £3.14m (2024: deficit (£0.9m)). The increase in the unrestricted surplus is due to the transfer of funds totaling £3.26m from old closed restricted balances.

Total Funds at year-end were £24.33m (2024: £20.80m). There was a decrease in the Pension deficit valuation at year-end from £10.86m to £9.02m (see pension fund statement for further details). We have also seen a slight increase in the value of the Endowment funds from £9.86m in 2024 to £9.95m. The net increase in total funds was £3.52m (2024: £0.13m).

Fundraising approach and performance

The charity undertakes fundraising activity to its supporters via a range of methods, including but not exclusively, fundraising events, challenge events, corporate fundraising, Trusts and Grants fundraising and online fundraising, in line with the Fundraising Code of Practice set by the Fundraising Regulator. Our fundraising promise, which is available on our website to reassure supporters of our approach, outlines when you support us, you can be sure of the following:

- We will never sell your contact details to anyone
- If you are an individual supporter, we will only contact you if you have expressed an interest in our work
- If we phone you, we will always check you are happy to take the call
- If you ask us to change how we communicate with you, or stop, we will respect that
- We do not engage in cold-calling, door-to-door or street fundraising. We try hard to ensure no one ever feels pressurised to support our work
- We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice
- All our activities are open, fair, honest and legal

All our fundraising staff have regular supervision and appraisals to ensure we are working to best practice standards and regularly reinforcing our fundraising ethics. We have an Ethical Fundraising Policy which is reviewed at least every two years.

The charity is registered with the Fundraising Regulator and adheres to the standards of the Fundraising Code of Practice.

Over the course of this financial year, we have received no fundraising complaints. As such, no complaints were referred to the Fundraising Regulator. Our complaints procedure is available on our website with all relevant contact details.

Reserves Policy

The Trustees have considered their policy on building up reserves and established that the appropriate level of free reserves is one that allows the Charity to continue its normal activities in the event of a significant drop in funding, or loss of projects, with contribution toward the closure costs, if the project cannot absorb its own closure costs. In considering the nature and diversity of our income, the Trustees believe the appropriate level of free reserves should be a minimum of £3.32m which is made up of 4 months' running costs of the central operation, a contribution towards potential project closure costs and total lease obligations payable.

Our freely available general funds as at 31 March 2025 were £3.72m (2024: £4.95m). This covers the required level of reserves as required by the policy.

General Funds form part of our Unrestricted Reserves which totaled £9.89m at 31 March 2025 compared with £6.73m as at March 2024. Following a review of all contracts during the year, we identified a number of closed contracts with fund balances. As all obligations under these contracts had been met the balances were released from Restricted Funds into Unrestricted Reserves and designated for the furtherance of the objects of the Charity. Funds designated for specific purposes stood at £6.15m (2024: £1.78m). This increase in designated funds is crucial to enable Family Action implement key aspects of its 2024–2029 five year organisational strategy (as approved by the Board last year), to support us in further diversifying the charity's income base over the same period and to help us address some current challenges in managing risk within our service delivery. It also includes £2.54m designated to fund Relate business until it breaks even.

Notes 15–17 of the accounts show the various funds or reserves by type and summarise the year's movements on each fund. Note 18 shows the assets and liabilities attributable to the various funds.

Going Concern

The Trustees have reviewed the projected operations and activities of the company, including consideration of the existing contracts and a two year projected cash flow forecast. Based on the available financial information, the Trustees are of the opinion that adequate resources will continue to be available for a period of at least 12 months from the signing of the accounts to fund the activities and operations of the company, therefore Family Action is a going concern.

Pension Fund

In common with other Charities with historic final salary schemes, our pension scheme shows a deficit which stood at £9.02m on 31 March 2025 (2024: £10.86m) and under UK accounting standards, we are required to account for this deficit on the balance sheet (Note 9).

The net deficit on the defined benefit pension scheme decreased by £1.84m in the year to 31 March 2025.

The main financial assumptions as of 31 March 2025 have changed since 31 March 2024. The discount rate increased from 4.85% to 5.73%. Inflation expectations reduced from 3.25% to 3.22%. Changes in demographic assumptions on 31 March 2025 led to a gain of £0.48m (2024: £0.52m).

There was an experience loss of £0.11m (2024: £1.52m), in addition, there was a loss on assets in excess of interest income of £1.90m (2024: £0.25m).

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The funding status of the Scheme over the period is as shown in the table below.

	31 March 2025 £'000	31 March 2024 £'000	Change £'000
Present value of liabilities	(23,982)	(27,396)	3,414
Market value of assets	14,960	16,534	(1,574)
Funding deficit	(9,022)	(10,862)	1,840

The triennial valuation due in January 2023 was completed with a new repayment plan agreed with the Pension Regulator. The Charity continues to make annual payments towards the deficit in line with the new agreed repayment plan made with the Pension Regulator from April 2024 and will do so until March 2027.

The Trustees are aware that the deficit on the scheme under FRS102 will fluctuate with changing market conditions and that their responsibility is to meet the required contributions. There are active options being considered with the Pension Scheme Trustees as we continue to manage the deficit. The Trustees do not consider this deficit to represent an immediate demand on the Charity's funds and do not, therefore, consider that there are any resultant limitations on resources available for general application or on the application of any restricted income funds.

Investment Policy and Performance

The Trustees' primary aim is to achieve sufficient income and capital growth from the investments so as to permit without interruption the continued provision of the Charity's core services.

The Investment Strategy has two main objectives and a strategic decision to reduce portfolio risk to focus on capital preservation.

More specifically the objectives were prioritised in the form of 'Primary' and 'Secondary':

Primary

- The target is that the value of the portfolio will be maintained at a minimum of £10m.

Secondary

- To generate £230,000 to £275,000 per annum of income available for distribution as grants;
- Diversification; and
- Capital growth to keep pace with inflation (CPI).

The above objectives have continued to be relevant in recent years given the challenging market conditions.

The Investment Committee retained the Wealth Management consultancy service of Epoch, and the Investment Managers are Waverton and Ruffers.

The portfolio generated investment income during the year of £256k, compared with £352k for the year ending March 2024. With income at 2.48% (2024: 3.44%) of capital value, the market conditions continue to be challenging but the portfolio was managed closely by the Investment Managers to achieve income above the minimum target and achieve a capital value above £10m. The forecast income for 2025/26 is expected to be £233k at 2.25% minimum target.

The portfolio value increased slightly as of March 2025 to £10.34m compared with £10.25m in 2024. During the year, the Investment Committee had a risk workshop with Epoch considering various options and risk profiles to maximise both the value and income generated by the portfolio.

The performance of this investment strategy continues to be reviewed by Trustees, the Investment Committee and Investment Managers on a quarterly basis, with a more in-depth review annually.

The Investment Committee continues to have oversight of the management of the endowment portfolio and relationship with the Investment Managers to provide assurance to the Board of Trustees in respect of the strategies and management of this portfolio, in accordance with the agreed Investment Strategy.

Plans for the future

In 2025/26 Family Action will take forward the 5 strategic objectives in the second year of our 5 year 2024–2029 organisational strategy, *Family can shape the future*. These 5 objectives are all underpinned by detailed rolling action plans which are owned and led individually by the 5 members of Family Action's Executive Group. Progress against these rolling action plans is reported at regular intervals to the Senior Leadership Group and is monitored by the Board of Trustees.

Unfortunately, we are expecting the 2025/26 financial year to be challenging again. As we noted in our Trustees' report last year, the combined impact of more than a decade of austerity, the legacy of the pandemic and continuing cost of living pressures have widened inequalities, particularly for the most disadvantaged, and is continuing to fuel demand for Family Action's services. At the same time, we are seeing huge pressures particularly on local government budgets and this is leading to some very difficult choices being made at local level to cut much-needed services or to focus resources on crisis intervention when much more attention needs to be given to early intervention and prevention. The consequences of this local decision-making inevitably impact on Family Action when we see high-performing services ending for financial reasons. As we also said in our Trustees' report last year, organisations like Family Action that bid for publicly tendered work for the majority of their income are locked into a market and a funding system that does not tolerate inflation-related annual contract increases and, in a similar way, there has been no recognition of the additional pressures put on our budgets by recent increases to rates of Employers NI or the National Minimum Wage. As a result, we struggle to recruit and retain staff in some of our services and our flexibility to cover increasing costs and to increase salaries within existing budgets becomes ever more limited. This is a systemic issue that cannot be ignored or the safety net provided by the charity sector will start to rip and fail. These systemic frailties are issues that politicians from all parties need to acknowledge, prioritise, resource and resolve before it is too late.

In the meantime, Family Action needs to keep looking ahead for new sources of income so that we can continue to deliver high quality services that provide the support that vulnerable families, children and adults need. Our exciting acquisition of Relate's business has broadened the diversity of our income base and reduced our reliance on local government income. We are determined to build up Relate's business in the year ahead and to enhance it by blending aspects of Relate's offer with Family Action's broader experience of working with children, young people, adults and families in so many different contexts. Family Action needs to continue to win new work in this difficult climate, whilst also retaining as many of our existing services as we can and providing our services to as high a standard as possible. We will continue to make the case for greater investment in high quality early intervention and preventative services such as those we provide across the country, and this is a message that we are giving clearly in all our public and private influencing work.

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Particular objectives for Family Action in the year ahead will be to

- Implement the rolling action plans under each of our 5 strategic objectives
- Make the most of our recent acquisition of Relate's services and brilliant near 200 strong staff team
- Continue to seize opportunities to develop new services that meet emerging needs for vulnerable children, individuals and families with a particular focus on combining the expertise of Relate and Family Action in new service development
- Invest in our Quality and Continuous Improvement team further to enhance the oversight and quality of our service provision
- Continue implementing our People strategy and its underpinning HR, People Volunteering and EDI strategies
- Complete and begin implementing our new Job Evaluation Framework in the context of continuing to improve Family Action's total reward package for our staff
- Use our campaigns and other engagement work with professional audiences, influencers and political decision makers to influence societal understanding of the diversity of contemporary family life, to drive forward positive change, and to act as a platform for the voices of all those with whom we work. We are planning to develop a network of 'influencers' across the organisation to facilitate local and specialist influencing activity and to expand our reach
- Explore options, through our Co-production and Participation Community of Practice, for lived experience/service user panels which will direct our activity and hold us to account across all our external engagement activity
- Develop and roll out further core messaging for key audiences and key areas of Family Action's work, including the articulation of our young people's services, our therapeutic and relationship support (including Relate), and our adoption and permanency work
- Deliver a new website to support the needs of the families accessing our SENDIAS services – providing information and advice independently of local authority commissioners.

Structure, Governance and Management

Governing Document and group structure

Family Action has its origins in the Charity Organisation Society, which was established in 1869. Today, Family Action is a Company Limited by Guarantee governed by its Articles of Association last amended on 25 April 2019. It is registered as a Charity with the Charity Commission and as a company with Companies House. Family Action subsidiaries are Friendship Works, BAND, PAC-UK and PARCS which are registered and charitable companies that are now dormant following their mergers and transfers of trade and assets to Family Action.

Appointment of Trustees

Our Articles of Association provide that Family Action may have up to 15 Trustees and the present members of the Board are listed in this report. The recruitment of Trustees is steered through the Governance Committee, chaired by the Chair of Trustees. We assess the strengths of the Board and the skills that we need for effective governance on an ongoing basis.

Trustee Induction and Training

All new Trustees receive a bespoke induction plan according to individual need. As a minimum, this includes meetings with the Chair, CEO, Director of Finance, other members of EG, other key staff, the opportunity to observe a Board meeting before joining the Board, the opportunity to learn more about Family Action's services and an offer to attend the monthly corporate induction session for new staff where the CEO presents in detail on the charity's history, strategy, services, finances and current operating environment. We also have a standard Trustee Induction Pack which we keep updated, that contains key information about Trustees' legal duties and responsibilities under Charity and Company Law, the Charity Commission guidance on public benefit, the Charity's Articles and detailed organisational information. New Trustees are offered a Trustee mentor, and we provide training, including safeguarding training, as necessary to ensure that all Trustees are kept up to date with changing requirements. Trustees have also been kept aware of the changing landscape around the regulation of Charity fundraising and Charity law.

Organisation

The Board of Trustees administers the Charity. The Chief Executive is appointed by the Trustees to manage the day to day operations of the Charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the Trustees under its Executive Limitations, for operational matters including finance, contracts, service provision and employment. The Board meets five times a year and there are four Board sub committees: Audit Committee, Quality & Performance Committee, Governance Committee and Investment Committee which can meet up to four times a year under their respective terms of reference.

Related Parties and Co-operation with other Organisations

Any interest between a Trustee or senior manager and the Charity must be disclosed to the full Board of Trustees in the same way as any other contractual relationship with a related party.

Dez Holmes, a trustee of Family Action, is also a member of the key management personnel of Research in Practice (RiP) (part of the National Children's Bureau), a membership organisation providing online resources supporting evidence-informed practice with children and families, young people and adults. During the year, Family Action had an active membership subscription to RiP at a cost of £25,500 excluding VAT per annum, as this is a valuable professional resource for all Family Action staff. This transaction was carried out at an arm's length basis. There are no other related party transactions to report.

Trustee Indemnity Insurance

Family Action provides insurance to its Trustees against liability in respect of actions brought by third parties, subject to the conditions set out in the Companies Act 2006. Such qualifying third-party indemnity insurance remains in force as at the date of approving the Trustees' Report.

Key Management Personnel Remuneration

The Directors, who are the Trustees, consider the Board of Trustees and the Executive Group as comprising the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis. All Trustees give their time freely and no Trustee received remuneration in the year.

The pay of the Executive Group is reviewed annually. In view of the nature of the Charity, the Trustees benchmark against pay levels in other Charities of similar size and activity to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Risk Management

The Trustees have a risk management strategy which comprises:

- a review of the principal risks and uncertainties faced by Family Action as a standing agenda item at every Audit Committee meeting, and by the Board of Trustees on an annual basis;
- regular review of the principal risks and uncertainties faced by Family Action and the group by the Executive Group, in line with the *Family can shape the future* Strategy;
- well-established policies, controls, systems and procedures to mitigate any risks identified; and
- clear processes designed to minimise or manage any potential impact on Family Action and the group, should those risks materialise.

The main risks are identified within Family Action's Risk Register. At each Audit Committee meeting we review the Risk Register and also highlight the current highest risks that the Executive Group is concerned about (with commentary and controls). The following top risks were identified over the last year:

- Failure to retain contracted services or win replacement work
- Unstable external environment impacts on staff morale and engagement, and our ability to recruit and retain staff
- Source and sufficiency of management charge to fund central infrastructure
- Death of, or serious harm to, a service user, due to poor safeguarding practice
- Occurrence of a serious data protection breach
- Monitoring and maintaining quality of service delivery.

Key factors in the management of these risks are also reflected in our *Family can shape the future* Strategy. The strategy has five underpinning objectives to help us prioritise and manage ongoing organisational risks and opportunities, especially in light of the external environment- these five strategic objectives are summarised elsewhere in this report.

Further to the above, there remains ongoing mitigation of other key risks such as those relating to data protection, HR, quality, IT, and Health & Safety.

Slavery and Human Trafficking Statement

The Modern Slavery Act 2015 introduced new obligations in relation to slavery and human trafficking. Family Action is fully supportive of the legislation as it is in keeping with our values. Family Action is committed to the principles of the Modern Slavery Act 2015 and the abolition of modern slavery and human trafficking. As an equal opportunities' employer, Family Action is committed to creating and ensuring a non-discriminatory and respectful working environment for its staff and volunteers. Family Action wants all its staff and volunteers to feel confident that they can expose wrongdoing without any risk to themselves.

The nature of our organisation and supply chains means Family Action has a low risk of being exposed to suppliers who utilise human trafficking or slavery. However, we are committed to improving our practices and processes to combat slavery and human trafficking, wherever we can.

Due Diligence Processes for Slavery and Human Trafficking

As part of our initiative to identify and mitigate risk, our Procurement Policy and processes ensure we have in place systems to:

- identify and assess potential risk areas in our supply chains;
- mitigate the risk of slavery and human trafficking occurring in our supply chains; and
- monitor potential risk areas in our supply chains.

We have a zero tolerance to slavery and human trafficking, and we ensure all those in our supply chain and contractors, and our investments comply with these values. Family Action maintains the following policies which are accessible via the Family Action intranet:

- Employee Code of Conduct
- Anti-Bribery Policy
- Anti-Fraud Policy
- Ethical Fundraising Policy
- Health & Wellbeing Policy
- Whistleblowing Policy
- Anti-Bullying and Harassment Policy
- Equality, Diversity & Inclusion Policy
- Safeguarding Adults Policy
- Safer Recruitment Policy.

Family Action does not enter into business with any organisation, in the United Kingdom or abroad, which knowingly supports, or is found to be, involved in slavery, servitude and forced or compulsory labour.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes the slavery and human trafficking statement for the financial year ended 31 March 2025.

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Family Action for the purpose of Company Law) are responsible for preparing the Trustees' Report (including the Strategic Report) and the financial statements in accordance with applicable Law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charitable Company and of the incoming resources and application of resources including the income and expenditure of the Charitable Company for that period.

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

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles of the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis, unless it is inappropriate to assume that the Charity will continue on that basis.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

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

In so far as each of the Trustees is aware, there is no relevant audit information which the charitable company's auditor is unaware of and they have taken all the steps that they ought to have taken, as Trustees, in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Public Benefit Statement

The Charities Act 2011 requires all charities to have a purpose that is for the public benefit. The public benefit requirement has two aspects: the "benefit" aspect and the "public" aspect.

All Family Action services provide an identifiable benefit that is capable of being proved by evidence and are made available to the public or sufficient sections of the public. This is entirely in accordance with the two aspects of the public benefit requirement. The Trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, "Charities and Public Benefit".

Family Action's charitable purpose is enshrined in its vision of a society that understands the importance and power of family as a foundation for individual futures and connected, resilient communities. The Trustees ensure that this purpose is carried out for the public benefit by delivering services in accordance with our strategic aims. Many of our services are open to all and our awareness raising and campaigning work benefits everyone.

Carbon Performance 2024/25

Emissions are reported annually in June each year covering the previous financial year running April–March. These are calculated in accordance with the Carbon Trust Corporate Reporting and Accounting Standard using GOV.UK carbon conversion factors. The calculation for scope 3 uses carbon conversion factors for an average UK car. Data includes all activities where we have operational control and specifically eliminates any energy that is procured by a third party. This will include any procured by a landlord and recharged to Family Action as part of a service charge (or similar). We have also adopted the 2015 WRI/ WBCSD Scope 2 Guidance on procured renewable energy.

For our efficiency Index we use 'per FTE'.

- Gas combustion (Scope 1 requirements) – includes gas consumed for stationary or mobile activities for which Family Action is responsible.
- Electricity consumption (Scope 2 requirements) – includes the purchase of electricity by Family Action for its own use, including for the purposes of transport.
- Transport (Scope 3 requirements) – includes energy consumption from transport where Family Action is responsible for purchasing the fuel e.g. fuel used in leased vehicles for business use, fuel used in personal cars for business use, including where Family Action reimburses staff for business mileage claims. This excludes where a transportation service is procured that includes an indirect payment for the fuel consumption e.g. train/plane/taxi or similar where Family Action does not operate the transport.

	2022/2023 tCO2e	2023/2024 tCO2e	2024/2025 tCO2e
Gas combustion (Scope 1)	92.69	31.73	219.47
Electricity consumption (Scope 2)	43.41	35.58	12.635
Transport (Scope 3)	176.77	169.89	174
Total	312.87	237.2	406.105
Carbon footprint per FTE	0.5	0.2489	0.4057
Percentage Increase / Decrease	18.5% ↑	50.2% ↓	63.0% ↑

Family Action has had a target set out in our business assurance system processes to ensure that a carbon footprint decreases by 5% per annum per FTE from a baseline of 0.75 per FTE set in 2019/20.

Compared with last year, there is a significant increase in carbon emissions, this is mainly down to the following reasons:

- 1.) From 1st January we acquire Relate business with additional Scope 1, 2 and 3 carbon emissions from Relate retail shops.
- 2.) Accurate meter readings are now provided for many of our gas supplies, previously these were estimated and those with underestimations rolled over into the 2024/2025 year.
- 3.) There has been a general increase in Scope 1 (gas) consumption across all Family Action sites, most notably at Hollyshaw House.

Due to the nature of our contracts, we would see significant swings in FTE numbers as well as responsible properties therefore we are using the floor area of those "responsible" properties as the intensity ratio for Scope 1 and 2, and use FTE for Scope 3, that way any changes throughout the year do not distort the overall percentage figures.

We have seen a reduction in our Scope 2 due to the purchasing of green energy, but Relate properties are not on a green tariff, in just three months the retail shops used over a third of the emissions that Family Action emitted in the previous 12 months, therefore there will be an increase in Scope 2 emissions in the next report.

The percentage difference is compared year on year but the reduction target per FTE should be from the base level in 2019/2020 which was 0.75 per FTE. If we take a 5% reduction each year from 2019/20 then our target would be at 0.58 per FTE, so we have exceeded our reduction target by achieving 0.41 per FTE in 24/25.

Section 172 Companies Act 2006

Acting in accordance with Section 172 of The Companies Act 2006 ("Duty to promote the success of a company") Family Action's Trustees consider that they have complied with their duties by promoting the Charity's success in achieving its charitable purpose to build stronger families.

Specifically, Trustees, working closely with the Executive Group, have supported the Charity to implement its new 5 year (2024–2029) corporate strategy – *Family can shape the future* – and to navigate the continuing cost of living crisis pressures (for more detail see the Trustees Report above).

Long-term consequences of decisions

A key decision taken during the year was to acquire Relate's business and some 184 staff out of Administration with effect from 1 January 2025. Family Action has designated £2.5m of its unrestricted reserves to support the stabilisation and development of Relate at Family Action over the next two years with the expectation that this money will be paid back over time

Interests of Employees

Trustees as well as the Executive Group have been actively involved in decisions affecting employees, such as the approval of the 1% cost of living pay increase to all staff in October 2024 to reflect continuing cost of living pressures. Trustees have received regular updates on the progress of Family Action's ongoing Pay and Reward project and the Board's Governance and Quality & Performance Committees take a particular interest in strategic issues relating to employees and volunteers.

The Board of Trustees annually reviews Family Action's Gender Pay Gap data and Report. Trustees continue to take a close interest in the organisation's EDI action plan which is being led by our EDI Manager and our EDI Steering Group. As also mentioned above, Family Action has continued to take an active role in ensuring an enhanced wellbeing support offer to all staff.

Business Relationships with suppliers, customers and others; and reputation for high standards of business conduct

During the year, Trustees and the Executive Group have overseen relationships with all our key commissioners and suppliers to ensure we maintain positive and effective relationships. The quality of these relationships has continued to be tested by cost of living pressures but the Charity's longstanding efforts to maintain good relationships with commissioners and suppliers has ensured that these relationships remained strong.

Fundraising

Family Action has a wide range of fundraising activities to generate voluntary donations towards our vital services for children, families and adults. Our Board of Trustees and Executive Group are committed to building relationships and trust with our supporters. The Board works closely with the Executive Group to ensure that the Charity remains compliant at all times with

Fundraising regulations and best practice. We are registered with the Fundraising Regulator.

Impact in the Community and Environment

Trustees and the Executive Group are committed to acting in accordance with our Environmental Policy and to identifying and seeking to minimise negative environmental impact. Family Action holds ISO 14001 (Environmental Management) certification. Please also see our Carbon Performance above.

Acting fairly between members

Family Action is committed to ensuring all colleagues are treated fairly. To help achieve this we have a small EDI team and an ambitious programme of EDI development work. We also have an active approach to staff wellbeing and maintain very positive relationships with our recognised trade unions. Family Action's status as an employer of choice was reflected in us being recognised as UK Charity of the Year in the Third Sector Awards 2021.

Appointment of Auditors

A resolution proposing the appointment of our auditors will be submitted at our AGM in 2025.

Our Thanks

2024/2025 has been an exciting and challenging year for Family Action and we have continued to deliver all our services to a very high standard whilst also managing considerable change. Trustees recognise the exceptional leadership of Family Action's Chief Executive, Sir David Holmes CBE, and the huge contribution of the Executive Group, Senior Leadership Group and all our excellent staff, volunteers and supporters. I thank them all.

In approving this Trustees' Report, the Board is also approving the Strategic Report included herein in their capacity as Company Directors.

On behalf of the Board.

A handwritten signature in black ink, appearing to read 'I. Hargrave', with a large, stylized flourish at the end.

Ian Hargrave
Chair of Trustees
18 September 2025

FAMILY ACTION
TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Family Action Trustees, Officers and Advisers

Patron

HRH The Princess of Wales

Vice Patrons

Dame Christine Davies DBE CBE

Dr Andrew McCulloch

Dame Denise Platt DBE

Katie Vanneck-Smith

Professor Harriet Ward CBE

Trustees

Ian Hargrave*** (Chair)

Paul Hayes (Vice Chair)

Louise Posocco (Honorary Treasurer)

Sophy Doyle (to 5 December 2024)

Robert Tapsfield*

George Dunnett (to 2 May 2024)

Dez Holmes

Philippe Broadhead****

Barin Brian Roy** (to 5 December 2024)

Ayodele Arogundade

Melanie Williams Browne

Caroline Walsh

Charlotte Heiss**

Jennifer Holly

Katherine Prince

Philippa Kramer (from 13 February 2025)

Chief Executive (and Company Secretary)

Sir David Holmes CBE

Director of Finance

Funke Fatunla

General Counsel & Director of Systems

Ricardo Gomes da Silva

Director of Services & Innovation

Helen Cantrell

Director of Development & External Affairs

Anja Bailey

**** Chair of Investment Committee

*** Chair of Governance Committee

** Chair of Audit Committee

* Chair of Quality & Performance Committee

Family Action

Registered Office

34 Wharf Road

London N1 7GR

Tel: 020 7254 6251

info@family-action.org.uk www.family-action.org.uk

Family Action is governed by its Articles of Association. It is a registered Charity (No 264713) and Company limited by guarantee not having a share capital (No 01068186) in England and Wales. Registered as a Foreign Company (No 6009F) and Charity (No 1206) in the Isle of Man.

Principal Advisers to Family Action

Bank

Coutts & Co Commercial Banking

440 Strand

London WC2R 0QS

Independent Auditor

HaysMac LLP

10 Queen Street Place

London EC4R 1AG

Investment Advisors

Brewin Dolphin Ltd

12 Smithfield Street,

London EC1A 9LA

Ruffer

80 Victoria Street

London SW1E 5JL

Waverton

16 Babmaes Street

London SW1Y 6AH

Lawyers

Foot Anstey LLP, Salt Quay House

4 North East Quay, Sutton Harbour

Plymouth, PL4 0BN

Stone King LLP, Boundary House

91 Charterhouse Street

London, EC1M 6HR

Opinion

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

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of the charitable company's net movement in funds, 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'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 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 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 Trustees are responsible for the other information. The other information comprises the information included in the Trustees' Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF FAMILY ACTION

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' Annual Report (which incorporates the Strategic Report and the Directors' Report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and the Directors' Report included within the Trustees' Annual Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the 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 Trustees' Annual Report (which incorporates the Strategic Report and the Directors' 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 by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable company 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.

Responsibilities of Trustees for the financial statements

As explained more fully in the Trustees' responsibilities statement, the Trustees (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 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 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 Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Based on our understanding of the charitable company and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to charity law, and we considered the extent to which non-compliance might have a material effect on the financial statements.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF FAMILY ACTION

We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, the Charities Act 2011, corporation tax, payroll tax and sales tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to the posting of inappropriate journal entries and management bias in accounting estimates and judgements. Audit procedures performed by the engagement team included:

- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted that significantly impact on the result for the year, posting in areas subject to significant judgements or estimates, postings in accounts that are considered to be higher risk; and
- Challenging assumptions and judgements made by management in their critical accounting estimates.

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 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 auditor's report.

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. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kathryn Burton (Senior Statutory Auditor)
for and on behalf of HaysMac LLP, Statutory Auditor

10 Queen Street Place
London
EC4R 1AG

Date: 23rd September 2025

FAMILY ACTION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2025 £'000	Total 2024 £'000
Income and Endowments from:						
Donations and legacies	3	1,050	2,125	-	3,175	3,315
Investment	4	477	267	-	744	610
Charitable activities	5	2,203	38,160	-	40,363	36,436
		-----	-----	-----	-----	-----
Total		3,730	40,552	-	44,282	40,361
		-----	-----	-----	-----	-----
Expenditure on:						
Raising funds		630	-	93	723	753
Charitable activities		3,222	38,726	-	41,948	38,570
		-----	-----	-----	-----	-----
		3,852	38,726	93	42,671	39,323
		-----	-----	-----	-----	-----
Net (expenditure)/income before Transfer between Funds		(122)	1,826	(93)	1,611	1,038
Transfer between Funds		3,267	(3,267)	-	-	-
		-----	-----	-----	-----	-----
Net income/ (expenditure) before investments gains		3,145	(1,441)	(93)	1,611	1,038
Gains on investments		-	3	185	188	340
		-----	-----	-----	-----	-----
Net income /(expenditure) before other recognized gains and losses		3,145	(1,438)	92	1,799	1,378
Remeasurement of defined benefit pension liability	9	-	1,730	-	1,730	(1,242)
		-----	-----	-----	-----	-----
Net movements in funds		3,145	292	92	3,529	136
Fund balance brought forward at 1 April 2024		6,729	4,215	9,865	20,809	20,673
		-----	-----	-----	-----	-----
Fund balances carried forward At 31 March 2025		9,874	4,507	9,957	24,338	20,809
		=====	=====	=====	=====	=====

All amounts relate to continuing activities. Conduit activities are not included above but are set out in **Note 20**.

The attached notes form part of the financial statements.

FAMILY ACTION
SUMMARY INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £'000	2024 £'000
Total income	44,282	40,361
Total expenditure excluding endowment funds charges	(42,578)	(39,153)
	-----	-----
Net income before investments gains (excluding endowment funds charges)	1,704	1,208
Gains on investments (excluding endowment funds)	3	6
	-----	-----
Net income for the year	1,707	1,214
	=====	=====

Total income comprises £3,730k (2024: £2,004k) unrestricted funds and £40,552k (2024: £38,357k) restricted funds. A detailed analysis of expenditure is available in the Statement of Financial Activities and Note 6.

The Summary Income and Expenditure Accounts are derived from the Statement of Financial Activities with movements in endowment funds excluded to comply with Company Law. All income and expenditure are derived from continuing activities.

The Statement of Financial Activities, together with the notes to the accounts, provides full information on the movements during the year on all the funds of the charitable company.

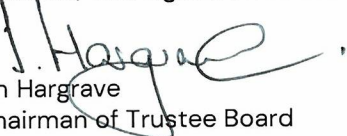
The attached notes form part of the financial statements.

**FAMILY ACTION
BALANCE SHEET
AT 31 MARCH 2025**

COMPANY NUMBER: 01068186

	Notes	2025 £'000	2024 £'000
FIXED ASSETS			
Tangible assets	10	4,425	4,497
Trust and Investments	11	10,342	10,247
CURRENT ASSETS			
Debtors	13	5,844	5,980
Cash		16,834	13,942
		-----	-----
		22,678	19,922
CREDITORS: amounts falling due within one year	14	(4,085)	(2,995)
		-----	-----
NET CURRENT ASSETS		18,593	16,927
TOTAL ASSETS LESS CURRENT			
Pension scheme deficit	9	(9,022)	(10,862)
		-----	-----
NET ASSETS	18	24,338	20,809
		=====	=====
FUNDS			
Unrestricted funds:			
General funds	15	3,722	4,952
Designated reserve	15	6,152	1,777
		-----	-----
		9,874	6,729
Restricted funds			
Income funds – including revaluation reserve of (£33k) (2024: (£29k))	16	13,529	15,077
Pension Reserves	9	(9,022)	(10,862)
Endowment Funds – including revaluation reserve of £(884k) (2024: (£736k))	17	9,957	9,865
		-----	-----
		24,338	20,809
		=====	=====

The Financial Statements on pages 35 to 70 were approved and authorised for issue by the Board of Trustees, and signed on its behalf on 18th September 2025 by:


Ian Hargrave
Chairman of Trustee Board


Louise Posocco
Honorary Treasurer

The attached notes form part of the financial statements.

FAMILY ACTION
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

		2025	2024
	£'000	£'000	£'000
Net cash provided in operating activities		2,218	979
Cash flow from investing activities:			
Dividends and interest received	744		610
Purchase of tangible assets	(70)		(27)
Proceeds from sale of investments	369		9,892
Purchase of investments	(2,926)		(10,581)
Net movement in cash held not yet invested	2,557		689
	-----		-----
Net cash provided by investing activities		674	583
		-----	-----
Change in cash and cash equivalents in the year		2,892	1,562
Cash and cash equivalents at the beginning of the year		13,942	12,380
		-----	-----
Cash and cash equivalents at the end of the year		16,834	13,942
		=====	=====

FAMILY ACTION
NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£'000	£'000
Net income for the year before investment gains/ (losses)	1,611	1,038
Depreciation	140	122
Decrease/(Increase) in debtors	136	(345)
Increase in creditors	1,092	665
Decrease in pension scheme deficit, net of gains/losses	(110)	(61)
Net investment income	(744)	(610)
Investment manager fees	93	170
	-----	-----
Net cash provided/(used in) by operating activities	2,218	979
	=====	=====

ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£'000	£'000
Cash in hand	16,834	13,942
	-----	-----
	16,834	13,942
	=====	=====

ANALYSIS OF CHANGES IN NET FUNDS

	At start of year	Cash flows	Other non-cash changes	At end of year
	£'000	£'000	£'000	£'000
Cash	13,942	2,892	-	16,834
TOTAL	13,942	2,892	-	16,834

No separate reconciliation of net debt has been prepared as there is no difference between the net cash (debt) of the charity and the above cash and cash equivalents.

1. ACCOUNTING POLICIES

(a) General information

Family Action is a charitable private company limited by guarantee incorporated in England and Wales (co. number 01068186) and registered with the Charity Commission (Charity Registration no. 264713). The Charity's registered office address is 34 Wharf Road, London N1 7GR. The members of the company are the Trustees. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

(b) Basis of Preparation

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of fixed asset investments, which are carried at fair value and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) second edition effective 1 January 2019, applicable accounting standards (FRS 102) and the Companies Act 2006. Family Action is a public benefit entity as set out in section 3 of FRS 102.

(c) Going concern

Following a thorough review of projections, including consideration of the delivery costs of existing contracts, a two year projected cash flow forecast and the company's operations, the Trustees consider that there are no material uncertainties regarding the Charity's ability to continue as a going concern. Accordingly, the Trustees continue to adopt the going concern basis in preparing the financial statements.

(d) Entity combinations

Entity combinations are the effect on the accounts of Family Action of changes to the structure of the Charity and the group that may arise from the acquisition of businesses and companies, the gift of charities and mergers between charities. In accounting for entity combinations, Family Action applies the requirements of Sections 19 and PBE34.75 – PBE34.86 of FRS 102 and the guidance set out in the Charity SORP.

Unless the requirements for merger accounting are met, an acquiring entity is identified in an entity combination, being the dominant party in a charity merger or the contractual acquirer of a business or company. The assets and liabilities of the entity joining the group at the date of combination or being transferred to the parent charitable company are initially recognised in Family Action's accounts at their fair values. After that date, the accounting policies of Family Action are applied to recognition, de-recognition and valuation of the assets and liabilities.

When the transaction is in substance a gift from the Trustees or members of an existing charity, the fair value of the net assets and liabilities acquired is recognised as a gain or loss within the Statement of Financial Activities.

(e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income is deferred when the charity has to fulfil conditions before becoming entitled or where the donor or contracting party has specified the income be expended in a future period.

Grants from government and other agencies amounting to a contract for services are recognised as income as the charity earns the right to the consideration by its delivery of those services. Income received in advance of the provision of a specified service is deferred until the service is delivered.

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

Legacies are recognised on notification of an impending distribution or on receipt. For the purposes of entitlement this is considered to be the earlier of the date on which with the charity is made aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from an estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition has not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services and facilities are included as 'income from donations and legacies' at their estimated value to the Charity when received, and under the appropriate expenditure heading depending on the nature of service or facility provided, at the same value and time. No amounts are included in the financial statements for services donated by volunteers.

(f) Expenditure

All expenditure is accounted for on accruals and has been classified under headings that aggregate all costs related to the category.

Fundraising and publicity costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of charitable activities.

Direct expenditure on charitable activities includes all costs directly relating to delivering the Charity's principal activities of providing services and financial support to families, individuals and groups within the community. Grant expenditure includes those grants awarded to individuals under the charity's grant programme and those direct and allocated support costs incurred in relation to the award and monitoring of grants. Grant expenditure is recognised once an offer has been awarded and communicated to the recipient.

Support costs are those costs incurred directly in support of the expenditure on the objects of the Charity and governance costs and have been allocated, together with overheads, based on the head count. Governance costs are those incurred in connection with compliance with constitutional and statutory requirements of the Charity.

(g) Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at purchase cost and any incidental expenses of acquisition or deemed cost less accumulated depreciation and accumulated impairment losses. Amounts financed by unrestricted funds and costing more than £500 are capitalised.

Depreciation is provided on all tangible assets, other than freehold land, to write off the cost, less estimated residual value of each asset over its expected useful life on a straight-line basis. The estimated useful lives are as follows:

- Freehold and Leasehold property – 75 years
- Leasehold Property Improvements – 20 years
- Leasehold Improvements – term of the Lease
- Equipment – 4 years
- Computers – 3 years
- Furniture – 10 years
- IT infrastructure – 5 years

(h) Fixed asset investments

Investments are stated at market value at the balance sheet date. The SOFA includes the net gains and losses arising on revaluations and disposals throughout the year. Investments in unlisted investments and subsidiary undertakings are stated at cost, less provision for diminution in value.

(i) Cash and cash equivalents

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

(j) Financial instruments

Financial assets

Basic financial assets, including trade and other receivables, cash and bank balances, are initially recognised at transaction price. Such assets are subsequently carried at the amortised cost using the effective interest method, less impairment.

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, with subsequent changes in fair value recognised in the SOFA, except investments that are not publicly traded and whose fair values cannot be measured reliably are measured at cost less impairment.

At the end of each reporting period, financial assets measured at amortised cost are assessed for objective evidence of impairment. If an asset is impaired the impairment loss is the difference between the carrying amount and the present value of the established cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in the SOFA.

Financial liabilities

Basic financial liabilities, including trade and other payables, and loans from third parties are initially recognised at transaction price.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Loans obtained by the Charity to further its charitable purposes at rates below prevailing market rates are classified as concessionary loans and accounted for in accordance with Section 34 of FRS 102. Such loans are initially recognised and measured at the amount received and subsequently adjusted to reflect any repayments, accrued interest and any subsequent impairment.

(k) Employee benefits

The charity provides a range of benefits to employees including paid holiday arrangements and defined benefit and defined contribution pension plans.

Short-term benefits

Short-term benefits, including holidays and other similar non-monetary benefits are recognised as an expense in the period in which the service is received.

Termination costs

All costs included in terminating an employee contract are accounted for on an accruals basis and disclosed in aggregate in staff costs. Termination benefits are measured at the best estimate of the expenditure required to settle the obligation at the reporting date.

Defined contribution pension plans

The Charity contributes to a Group Personal Pension arrangement administered by Aviva (merged with Friends Life). New members are auto enrolled into the GPP based on eligibility except where employees choose the option to opt out. The contributions are recognised as an expense when they fall due. The assets of the pension plans are held separately from the Council in independently administered funds.

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

Defined benefit pension scheme

Family Action operates a defined benefit pension scheme, which closed, to future accruals in May 2012, the assets of which are administered by Trustees.

The liability recognised in the balance sheet in respect of the defined benefit pension scheme is the present value of the defined benefit obligation at the end of the reporting date less the fair value of the scheme assets at the reporting date.

The defined benefit obligation is calculated using the projected unit credit method. Annually the Charity engages an independent actuary to calculate the obligation. The present value is determined by discounting the estimated future payments using market yields on high quality corporate bonds that are denominated in sterling and that have terms approximating the estimated period of the future periods ("discount rate").

The fair value of the scheme's assets are measured in accordance with the FRS 102 fair value hierarchy, and include the use of appropriate valuation techniques.

Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to other comprehensive income. These amounts together with the return on plan assets, less amounts included in net interest, are disclosed as "re-measurement of net defined benefit pension liability".

The cost of the defined benefit plan is recognised in the SOFA as employee costs and comprises:

- The increase in the pension benefit liability arising from employee service during the year; and
- The cost of plan introductions, benefit changes, curtailments and settlements.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of the scheme assets. The cost is recognised in the SOFA within "expenditure on charitable activities".

Details of the scheme assets and liabilities and major assumptions are shown in Note 9.

(l) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds are the unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the Notes to the Financial Statements.

Restricted funds are funds that are used in accordance with the specific instructions imposed by the donors, or which have been raised by the Charity for particular purposes.

Investment income and gains are allocated to the appropriate fund.

(m) Leasing

Rentals in respect of operating leases are charged on a straight-line basis over the lease term.

Incentives received to enter an operating lease are credited to the SOFA, to reduce the lease expense, on a straight-line basis over the period of the lease.

2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In preparing these financial statements, management has made judgements, estimates and assumptions that affect the application of the Charity's accounting policies and the reported assets, liabilities, income and expenditure and the disclosures made in the financial statements. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Key areas subject to judgement and estimation are as follows:

Defined benefit pension scheme

The Charity has obligations to pay pension benefits under a defined benefit pension scheme. The cost of these benefits and the present value of the obligation depend on a number of factors including life expectancy, salary increases, asset valuations and the discount rate on corporate bonds. The Trustees, in consultation with the scheme's actuary, agree the key factors and estimates that determine the net pension obligation in the balance sheet on the basis of historical experience and current trends.

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

3. DONATIONS AND LEGACIES

	2025	2024
	£'000	£'000
Individuals	714	609
Charitable trusts	326	599
Companies	2,135	2,107
	-----	-----
	3,175	3,315
	=====	=====

4. INVESTMENT INCOME

	2025	2024
	£'000	£'000
Interest received	478	255
Dividends received from Kottegen investments	10	3
Dividends received from other investments	256	352
	-----	-----
	744	610
	=====	=====

5. INCOME FROM CHARITABLE ACTIVITIES

	Notes	Funds	Funds	2025
		£'000	£'000	£'000
Income				
Statutory, Lottery & Trusts Funding	5a/b/c	175	35,514	35,689
Fees and Retail Income		1,017	2,415	3,432
Other Income		1,011	231	1,242
		-----	-----	-----
		2,203	38,160	40,363
		-----	-----	-----

INCOME FROM CHARITABLE ACTIVITIES BY SERVICE TYPE

	Notes	Unrestricted	Restricted	Total
		Funds	Funds	2025
		£'000	£'000	£'000
Income				
Early Years Work		-	4,750	4,750
Children and Families Work		175	16,953	17,128
Adult Mental Health & Wellbeing		-	3,727	3,727
National Services		2,028	12,730	14,758
		-----	-----	-----
		2,203	38,160	40,363
		-----	-----	-----

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

INCOME FROM CHARITABLE ACTIVITIES

		Unrestricted Funds	Restricted Funds	Total 2024
	Notes	£'000	£'000	£'000
Income				
Statutory, Lottery & Trusts Funding	5a/b/c	–	32,834	32,834
Fees and Retail Income		91	2,377	2,468
Other income		831	303	1,134
		-----	-----	-----
		922	35,514	36,436
		-----	-----	-----

INCOME FROM CHARITABLE ACTIVITIES BY SERVICE TYPE

		Unrestricted Funds	Restricted Funds	Total 2024
	Notes	£'000	£'000	£'000
Income				
Early Years Work		–	3,624	3,624
Children and Families Work		76	16,518	16,594
Adult Mental Health & Wellbeing		–	3,177	3,177
National Services		846	12,195	13,041
		-----	-----	-----
Total		922	35,514	36,436
		-----	-----	-----

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

5a. LOTTERY FUND, TRUSTS & GRANTS

This is a list of funding where the funders required disclosure. It is not a complete list of statutory, lottery and trusts funding.

These funds are part of statutory funding in restricted funds	Project Ref. Number	Movement in Funds			
		Balance 01-Apr 2024	Incoming Resources	Outgoing Resources	Balance 31-Mar 2025
		£	£	£	£
National Lottery Community Fund – BAND buddying project	20159294	20,201	61,774	(54,732)	27,243
National Lottery Community Fund – Project Indigo	20224661	-	59,850	(28,204)	31,646
National Lottery Community Fund – Peterborough Charteris Centre	20226265	-	50,286	(32,379)	17,907
National Lottery Community Fund – Young Carers	20104822	9,812	104,907	(95,004)	19,715
National Lottery Community Fund – PARCS	C40608	-	63,119	(63,119)	-
National Lottery Community Fund – Medway Perinatal Project – Covid Recovery Service	20169038	26,342	153,396	(135,967)	43,771
National Lottery Community Fund – Community Organisations Cost of Living	20279157	-	19,616	(19,616)	-
National Lottery Community Fund – RC Yorkshire and Humber Region	20186907	15,084	108,403	(113,648)	9,839
Department of Health – CYP MH Early Intervention Hubs		-	307,883	(267,386)	40,497
Feeding Bristol HSF		-	9,946	(9,946)	-
DHSC – Bridging the Gap – Weekends and Co-occurring Conditions	2023_009V	(8,782)	100,233	(164,276)	(72,825)
WCVA Volunteering Wales Main Grant	VMGG – Rd3_64	11,241	11,241	(22,482)	-
Pathways		-	9,800	-	9,800
City Bridge Trust	20231	-	24,301	(24,301)	-
City of London Combined Relief of Poverty Charity	20114	20,739	29,753	(40,756)	9,736
City of London HSF Grant		-	9,300	(9,300)	-
Birmingham City Council Emergency Food Aid Fund		23	-	(23)	-
Mansfield District Council – Food Club Programme		-	7,800	(7,800)	-
Mansfield District Council – Mansfield Community Grant	UKSPF	-	10,631	(10,631)	-
Hampshire & IOW OPCC DVA Grant	DASV22025	-	53,995	(53,995)	-
MoJ – Victim Support, Bradford	CLVSGG-22/23-24/25-O41	-	43,015	(43,015)	-
North Northamptonshire Council Flourishing Babies	20161	8,439	87,780	(80,703)	15,516
Cadent Centres for Warmth Grant	Fuel Your Finances	-	81,806	(54,033)	27,773
Southend UKSPF		-	61,464	(57,465)	3,999
National Lottery Community Fund Awards for All England – Hollinwood FOOD Club		-	19,616	(19,616)	-
		-----	-----	-----	-----
		103,099	1,489,915	(1,408,397)	184,617
		=====	=====	=====	=====

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

5b. LOCAL AUTHORITY, GOVERNMENT DEPARTMENT / AGENCIES FUNDERS

Adoption Support Fund	Hertfordshire County Council	Norfolk County Council
Barnsley Metropolitan Borough	Hull City Council	Norfolk Community Health & Care NHS Trust ICB
Bedford Borough Council	Isle of Man Government	North East Lincolnshire Council
Birmingham City Council	Isle of Wight Council	North East London ICB
Black Country Healthcare NHS Foundation Trust	Kent County Council	North Lincolnshire Council
Bolton Metropolitan Borough Council	Leeds City Council	North Yorkshire County Council
Borough Council of Kings Lynn	Leicester, Leicestershire and Rutland Integrated Care Board	Northern Care Alliance NHS Foundation
Bradford District and Craven CCG	Leicestershire County Council	Office of Police & Crime Commissioner Hampshire
Bradford Metropolitan District Council	Lincolnshire County Council	Peterborough City Council
Bradford Trident	London Borough of Barnet	Portsmouth City Council
Buckinghamshire Council	London Borough of Camden	Redcar & Cleveland Borough Council
CAMHS Alliance NELDN ICB	London Borough of Ealing	Royal Borough of Kensington & Chelsea
Children & Family Court Advisory & Support Service (CAFCASS)	London Borough of Hackney	Royal Borough of Windsor & Maidenhead
City and Hackney GP Confederation	London Borough of Harrow	Sandwell Metropolitan Borough Council
City of Bradford Metropolitan District Council	London Borough of Islington	Salford Royal NHS Foundation Trust
City of Doncaster Council	London Borough of Lambeth	Sefton Council
City of London Corporation	London Borough of Waltham Forest	Sheffield City Council
City of Westminster Council	London Borough of Wandsworth	Solihull Metropolitan Borough Council
City of York Council	Manchester City Council	Staffordshire Council
Conwy County Borough Council	Manchester University NHS Foundation Trust	Stockton-On-Tees Borough Council
Cumberland Council	Mansfield District Council	Suffolk and North East Essex Integrated Care Board
Darlington Borough Council	Medway Council	Suffolk County Council
Department for Education	Middlesbrough Council	Swaffham and Downham PCN
Department of Health and Social Care	NHS Bolton ICB	Wakefield Council
Dorset Council	NHS Greater Manchester ICB	Walsall Council
Durham County Council	NHS Leicester, Leicestershire and Rutland ICB	Wandsworth Council
East London NHS Foundation Trust	NHS Norfolk and Waveney ICB	West Yorkshire Integrated Care Board
Essex County Council	NHS North East London ICB	Westminster City Council
Gloucestershire County Council	NHS North West London ICB	Westmorland and Furness Council
Greater Manchester Mental Health NHS Foundation Trust	NHS South West London ICB	Wigan Council
Havering Health GP Federation	Norfolk & Suffolk NHS Foundation	Wiltshire Council

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

**5c. Income & Expenditure for Isle of Man Government Funding
(Family Action registered Charity No 1206
Family Action Foreign Company No: 6009F):**

	2025	2024
	£'000	£'000
Income	887	868
Expenditure	(946)	(850)
	-----	-----
Deficit	(59)	18
	-----	-----

6a. EDUCATIONAL & ALLEVIATION OF NEED

The Charity made 1,878 (2024: 2,140) grants to individuals and families in the year that totaled £856k (2024: £855k). The Charity has opted to take the exemption available under Charity Law not to disclose the names of grants recipients in these financial statements. The grants are funded by Investment income and Corporate Donations. (Notes 3 & 4 above).

6b. ANALYSIS OF TOTAL EXPENDITURE – 2025

	Activities Undertaken Directly £'000	Grant Funding Activities £'000	Support Costs £'000	2025 £'000	2024 £'000
Raising funds					
Fundraising and publicity costs	630	93	–	723	753
	-----	-----	-----	-----	-----
Cost of charitable activities					
Early Years work	4,040	–	200	4,240	3,273
Children and Families work	15,279	–	755	16,034	17,109
Adult Mental Health & Wellbeing	3,920	–	194	4,114	3,305
Educational & Alleviation of need	900	947	44	1,891	894
National Services*	14,931	–	738	15,669	13,989
	-----	-----	-----	-----	-----
	39,070	947	1,931	41,948	38,570
	-----	-----	-----	-----	-----
	39,700	1,040	1,931	42,671	39,323
	=====	=====	=====	=====	=====

*National services include Food Clubs and the National School Breakfast Programme etc.

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

ANALYSIS OF TOTAL EXPENDITURE – 2024

	Activities Undertaken Directly	Grant Funding Activities	Support Costs	2024
	£'000	£'000	£'000	£'000
Raising funds				
Fundraising and publicity costs	583	170	–	753
	-----	-----	-----	-----
Cost of charitable activities				
Early Years work	3,126	–	147	3,273
Children and Families work	16,342	–	767	17,109
Adult Mental Health & Wellbeing	3,157	–	148	3,305
Educational & Alleviation of need	–	855	39	894
National Services*	13,362	–	627	13,989
	-----	-----	-----	-----
	35,987	855	1,728	38,570
	-----	-----	-----	-----
2024	36,570	1,025	1,728	39,323

6b. ANALYSIS OF TOTAL EXPENDITURE

Support costs include:	2025 £'000	2024 £'000
Staff Costs	1,283	1,228
Office Premises	32	30
Rates	18	24
Cleaning & materials	38	42
Office Equipment	6	18
Telephone	47	52
Depreciation	140	122
Governance	46	40
Others	321	172
	-----	-----
	1,931	1,728
	=====	=====

The above expenditure includes the following charges:

	£'000 2025	£'000 2024
Auditor's remuneration – Statutory audit	44	37
Depreciation	140	122
Operating lease rentals:		
– Buildings	833	854
– Other	2	6

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

7. STAFF COSTS

	2025	2024
	£'000	£'000
Staff costs consist of:		
Wages and salaries	23,308	21,339
Redundancy	63	49
Social security costs	2,013	1,813
Employer's Pension costs	1,847	1,691
	-----	-----
	27,231	24,892
Agency costs	282	452
	-----	-----
	27,513	25,344
	=====	=====
The monthly average number of employees was	1,018	920
	=====	=====

The numbers of employees with emoluments over £60,000 were as follows:

	2025	2024
	No	No
£60,000 – £70,000	11	6
£70,000 – £80,000	3	2
£80,000 – £90,000	5	1
£90,000 – £100,000	–	3
£100,000 – £110,000	2	1
£110,000 – £120,000	3	–
£170,000 – £180,000	–	1
£200,000 – £210,000	1	–
	=====	=====

In the bandings above, where these staff are also included, the required definition of emoluments is total gross pay.

The Directors consider the Board of Directors, who are the Trustees, and the Senior Management Team as comprising the key management personnel of the Charity.

The Senior Management Team of the group comprises the Chief Executive Officer, Director of Services & Innovation, General Counsel & Director of Systems, Director of Finance and Director of Development & External Affairs. The total compensation of the Senior Management Team was £685,824 (2024: £660,631).

8. TRUSTEES' REMUNERATION AND EXPENSES

The Charity's Trustees were not paid or received any other benefits from employment with the Charity or its subsidiary in the year (2024: £nil), and reimbursed expenses during the year of £70 (2024: £129). No Charity Trustee received payment for professional or other services supplied to the Charity (2024: £nil).

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

9. PENSION COSTS

Pension Arrangements

The group has two pension arrangements, a defined contribution and a defined benefits scheme.

The defined contribution scheme is a Group Personal Pension (GPP) arrangement administered by Friends Life, now Aviva. New members are auto enrolled into the GPP based on eligibility except where employees choose the option to opt out.

The total defined contribution payable and recognised as an expense in the SOFA was £1,079,162 (2024: £994,646).

The administration of the closed defined benefits is with Cartwright Group. The scheme closed to future accruals on 31 May 2012 except for payments due under a Recovery Plan agreed with the pension Trustees. There is an obligation to fund the ongoing administration costs of the pension scheme.

The disclosures, set out below, are based on calculations carried out as at 31 March 2025 by a qualified independent actuary.

The Scheme's assets are held in a separate trustee-administered fund to meet long-term pension liabilities to past and present employees. The liabilities of the Scheme are measured by discounting the best estimate of future cash flows to be paid out of the Scheme using the Projected Unit Method, which is a method suitable for a scheme that was closed to new entrants. The liabilities set out in this note have been calculated based on the full valuation as at 1 January 2024, updated to 31 March 2025. The results of the calculations and the assumptions adopted are shown below.

The Charity's contributions expected to be made in the year commencing 1 April 2025 are approximately £845k based on the revised schedule of contributions agreed at the 1 January 2024 valuation. The Trustees of the Scheme are required to act in the best interest of the Scheme's beneficiaries. The appointment of members to the Trustee Board is determined by the trust documentation. Trustees have received actuarial advice and the overall expected rate of return on assets is based on the long-term future expected investment return for each asset class as at the beginning of the period.

Changes in Defined Benefits Obligation:	2025	2024
	£'000	£'000
Benefits obligation, beginning of the year	27,396	26,376
Interest cost	1,303	1,225
Benefits payments	(1,086)	(1,197)
Actuarial (gains) on demographic assumptions	(484)	(524)
Actuarial (gains) on financial assumptions	(3,255)	(7)
Actuarial losses on experience adjustments	108	1,523
	-----	-----
Benefits obligation, end of year	23,982	27,396
	=====	=====

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

Assumptions used to determine defined benefit obligation at end of year:

	2025	2024
Discount rate	5.73%	4.85%
Rate of retail price inflation (non-pensioner)	3.22%	3.25%
Rate of consumer price inflation (non-pensioner)	n/a	n/a
Nominal rate of increase in pension payments (pensioners)		
- RPI 5% pa	3.01%	3.05%
- RPI 3% pa	2.28%	2.25%

Post-retirement mortality assumption:

	2025	2024
- Base table	100% S3PXA	100% S3PXA
- Projections for future improvements	CMI 2024 projections, with a long term improvement rate of 0.5% p.a.	CMI 2024 projections, with a long term improvement rate of 0.5% p.a.
Commutation allowance	80% of maximum cash at retirement	80% of maximum cash at retirement

	Years	Years
Life expectancy from 65 for a male currently aged 45	21.0	21.0
Life expectancy from 65 for a male currently aged 65	20.7	20.7
Life expectancy from 65 for a female currently aged 45	23.8	23.7
Life expectancy from 65 for a female currently aged 65	23.2	23.2

Changes in Scheme assets are as follows:

	2025	2024
	£'000	£'000
Fair value of Scheme assets, beginning of the year	16,534	16,695
Interest Income	791	777
Employers' Contributions	822	737
Benefits payments	(1,086)	(1,197)
Administration Expenses	(200)	(228)
Return on plan assets in excess of interest income	(1,901)	(250)
	-----	-----
Fair value of Scheme assets, end of year	14,960	16,534
	=====	=====

Scheme Assets Allocation, End of Year

	31 March 2025	31 March 2024
	£'000	£'000
Diversified Growth Funds	4,103	3,990
Absolute Return Bonds	4,287	3,796
Liability Driven Investment	6,341	8,543
Cash	229	205
	-----	-----
Total	14,960	16,534
	=====	=====

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

9. PENSION COSTS (cont)

Amount recognised in the balance sheet

	31 March 2025	31 March 2024
	£'000	£'000
Fair value of Scheme assets	14,960	16,534
Present value of funded defined benefit obligation	(23,982)	(27,396)
	-----	-----
Deficit recognised in scheme	(9,022)	(10,862)
	=====	=====

Components of benefit cost recognised in Income & Expenditure

	31 March 2025	31 March 2024
	£'000	£'000
Net interest cost on net defined liability	512	448
Administration Expenses	200	228
	-----	-----
Net benefit cost in SOFA before other recognised gains and losses	712	676
	=====	=====

Amount recognised in other recognised gains and losses:

	2025	2024
	£'000	£'000
Return on plan assets in excess of interest income	1,901	250
Actuarial gains arising from changes in demographic assumptions	(484)	(524)
Actuarial gains arising from changes in financial assumptions	(3,255)	(7)
Actuarial losses on experience adjustments	108	1,523
	-----	-----
(Gains)/Loss recognised in other recognised gains and losses	(1,730)	1,242
	=====	=====

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

10. TANGIBLE FIXED ASSETS

	Freehold Property	Leasehold Property	Leasehold Improvements	Computers Equipment & Furniture	Total
	£'000	£'000	£'000	£'000	£'000
At 1 April 2024	312	3,900	745	210	5,167
Additions	-	-	-	70	70
At 31 March 2025	312	3,900	745	280	5,237
At 1 April 2024	13	260	243	156	672
Charge for the year	4	52	31	53	140
At 31 March 2025	17	312	274	209	812
Net Book Value at 31 March 2025	295	3,588	471	71	4,425
Net Book Value at 1 April 2024	300	3,640	503	54	4,497

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

11. FIXED ASSETS & INVESTMENTS

All trust fund investments were revalued to the quoted price on 31 March 2024.

The investments of the Endowed Trusts and administered funds are held in a broadly diversified multi-manager portfolio devised and run by Waverton and Ruffer.

	2025	2024
	£'000	£'000
Market value at 1 April	10,247	10,077
Disposal in year	(369)	(9,892)
Acquisitions in year	2,926	10,581
Net cash movement in year not yet invested	(2,557)	(689)
Investment management fees	(93)	(170)
Gains on revaluation in year	188	340
	-----	-----
Market value at 31 March	10,342	10,247
	=====	=====
Historical cost at 31 March	9,426	9,482
	=====	=====
	2025	2024
	£'000	£'000
Splits:		
Listed Investment		
Investment cash	10,155	10,027
	187	220
	-----	-----
	10,342	10,247
	=====	=====

12. SUBSIDIARY UNDERTAKINGS

Friendship Works:

Friendship Works is a dormant charitable company incorporated in England and Wales (Charity no: 1017460, Company no: 2754587) controlled by Family Action by virtue of being its sole member.

Building A New Direction (BAND):

BAND is a dormant charitable company incorporated in England and Wales (Charity no: 1060822, Company no: 03284504) controlled by Family Action by virtue of being its sole member.

PAC-UK Ltd:

PAC-UK is a dormant charitable company incorporated in England and Wales (Charity no: 294998, Company no: 2040322) controlled by Family Action by virtue of being its sole member.

Portsmouth Abuse & Rape Counselling Service (PARCS)

PARCS is a dormant charitable company incorporated in England and Wales (Charity no: 1079950, Company no: 3643599) controlled by Family Action by virtue of being its sole member.

The registered office address of each subsidiary undertaking is 34 Wharf Road, London N1 7GR.

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

13. DEBTORS

	2025	2024
	£'000	£'000
Amounts invoiced to funders	5,122	5,631
Prepayments and accrued income	715	340
Other Debtors	7	9
	-----	-----
	5,844	5,980
	=====	=====

14. CREDITORS: amounts falling due within one year

	2025	2024
	£'000	£'000
Trade Creditors	1,120	834
Payment received on account for contracts	456	606
Deferred Income	376	222
Tax and social security	1,007	938
Other creditors	1,126	395
	-----	-----
	4,085	2,995
	=====	=====

Deferred income represents funding received in advance of the provision of the related services. All deferred income held at the end of the previous financial year has been recognised within the current financial year.

15. UNRESTRICTED FUNDS AS AT MARCH 2025

	Balance	Movement in Funds			Balance
	31 March 2024	Incoming Resources	Gains and transfers	Expenditure	31 March 2025
	£'000	£'000	£'000	£'000	£'000
General funds	4,952	3,730	(4,942)	(18)	3,722
Fixed Assets fund	530	-	6	(50)	486
Property Improvement fund	150	-	-	-	150
Service Development Fund	48	-	-	-	48
Staff Contingency	875	-	249	(57)	1,067
Digital development	57	-	-	(57)	-
Brand Development	65	-	-	(65)	-
Service & Innovation	52	-	4	(56)	-
Relate Designated Fund	-	-	2,584	(282)	2,302
Continuous Imp. & Org. Dev.	-	-	2,099	-	2,099
	-----	-----	-----	-----	-----
	6,729	3,730	-	(585)	9,874
	=====	=====	=====	=====	=====

The general funds represent the free funds of the Charity, which are not designated for any particular purpose. The balance as at 31 March 2025 is: £3,722k (2024: £4,952k).

The fixed assets fund represents leasehold improvements of the Charity's offices used for charitable activities. The balance as at 31 March 2025 is £486k (2024: £530k).

Property improvements fund is a designated fund set aside for the cyclical repairs and maintenance of the Head Office property. The balance as at 31 March 2025 is £150k (2024: £150k).

A Service development fund has been set up to enable the Charity to manage planned payment of liabilities and budget deficits. This is essential for the future of the Charity and is designated, so excluded from free reserves. The balance as at 31 March 2025 is £48k (2024: £48k).

The staff contingency fund has been set up to enable the Charity to meet its contracted obligations where services experience staff absences due to sickness, redundancy or maternity for which additional funding is not available. The balance as at March 2025 is £1,067k (2024: £875k).

During the year, the Board designated £2.5m to support the stabilisation and development of Relate at Family Action until it reaches break even position. The loss of £282k up until March 2025 was charged to this fund. The balance as at March 2025 is £2,302k (2024: Nil).

Designation of £2m as investment in our Quality and Continuous Improvement team to enable Family Action to implement key aspects of its 2024-2029 five year organisational strategy and to help us address some current challenges in managing risk within our service delivery. The balance as at March 2025 is £2,099k (2024: Nil).

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

We see the conclusion of the Board approved spend on some key developmental projects namely:

Digital & Website Development, to redevelop the Family Action website to ensure it is fit for purpose and accurately represents the charity. The balance as at March 2025 is Nil (2024: £57k).

Brand Development, to review and refresh the Family Action brand and positioning to improve recognition and engagement, and drive unrestricted income generation. The balance as at March 2025 is Nil (2024: £65k).

Service & Innovation Development, to fund a development role which will ensure that Family Action remains at the cutting edge of new service design and innovations. The balance as at March 2025 is Nil (2024: £52k).

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

15. UNRESTRICTED FUNDS AS AT MARCH 2024

	Balance	Movement in Funds			Balance
	31 March 2023	Incoming Resources	Gains and transfers	Expenditure	31 March 2024
	£'000	£'000	£'000	£'000	£'000
General funds	5,281	2,004	251	(2,584)	4,952
Fixed Assets fund	574	-	-	(44)	530
Property Improvement fund	150	-	-	-	150
Service Development Funds	548	-	(500)	-	48
Staff Contingency	703	-	249	(77)	875
Digital development	112	-	-	(55)	57
Brand Development	160	-	-	(95)	65
Service & Innovation	111	-	-	(59)	52
	-----	-----	-----	-----	-----
	7,639	2,004	-	(2,914)	6,729
	=====	=====	=====	=====	=====

16. RESTRICTED FUNDS AS AT March 2025

	Balance	Movement in Funds			Balance
	31 March 2024	Incoming Resources	Gains/(losses) and transfers	Expenditure	31 March 2025
	£'000	£'000	£'000	£'000	£'000
Operational services	13,212	39,666	-	(41,256)	11,622
	-				
Other restricted funds:					
New Day	156	156	-	(152)	160
Other Restricted funds	962	515	-	(506)	971
Nora Henry Trust	37	36	-	(46)	27
E & W Morgan Trust	336	-	-	-	336
Other Endowment funds	374	179	3	(143)	413
	-----	-----	-----	-----	-----
Total other restricted funds	1,865	886	3	(847)	1,907
	-----	-----	-----	-----	-----
Restricted income funds	15,077	40,552	3	(42,103)	13,529
	-----	-----	-----	-----	-----
Pension scheme reserve	(10,862)	-	1,730	110	(9,022)
	-----	-----	-----	-----	-----
Total restricted funds including pension scheme reserve	4,215	40,552	1,733	(41,993)	4,507
	=====	=====	=====	=====	=====

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

Restricted funds comprise two main elements:

1. The unexpended income from Operational Services of £11,622k as at 31 March 2025 (2024: £13,212k). These restricted funds represent funded projects and services run by Family Action. The balance consists mainly of start-up funding on new projects not yet spent and funding to be carried forward as agreed with individual funders.
2. Family Action administers endowed and non-endowed trust funds. It distributes this income in the form of grants to individuals. The unexpended income from the funds is carried forward under its restricted purpose. This amounts to £1,907k as at March 2025 (of which £413k is held as investment in our portfolio) compared with £1,865k in 2024 (of which £374k is held as investment in our portfolio). Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with the restrictions imposed.

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

16. RESTRICTED FUNDS AS AT March 2024

	Balance		Movement in Funds		Balance
	31 March 2023	Incoming Resources	Gains/(losses) and transfers	Expenditure	31 March 2024
	£'000	£'000	£'000	£'000	£'000
Operational services	11,280	37,380	–	(35,448)	13,212
Other restricted funds:					
New Day	115	174	–	(133)	156
Other Restricted funds	903	515	–	(456)	962
Nora Henry Trust	4	50	–	(17)	37
E & W Morgan Trust	330	–	6	–	336
Other Endowment funds	383	238	–	(247)	374
	-----	-----	-----	-----	-----
Total other restricted funds	1,735	977	6	(853)	1,865
	-----	-----	-----	-----	-----
Restricted income funds	13,015	38,357	6	(36,301)	15,077
	–	–	–	–	–
Pension scheme reserve	(9,681)	–	(1,242)	61	(10,862)
	-----	-----	-----	-----	-----
Total restricted funds including pension scheme reserve	3,334	38,357	(1,236)	(36,240)	4,215
	=====	=====	=====	=====	=====

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

17.

	Charity Reg. Number	Balance 31 March 2024	Expenditure and Unrealised Gains/(losses)	Balance 31 March 2025
Permanent Endowments		£'000	£'000	£'000
Caterham Whyteleafe Trust	272724	725	6	731
Eleanor Ponsonby Trust	275060	1,161	10	1,171
FWA Greater London Relief in Need Charity	1006487	880	10	890
FWA National Relief in Need	231205	803	8	811
FWA Relief in Need Charity for the Aged	237118	970	11	981
FWA Relief in Sickness Charity	264713	681	6	687
Women's Holiday Fund	207455	931	9	940
Metropolitan Visiting and Relief Association	251586	368	3	371
Queen Adelaide Fund	207228	262	4	266
Bishop Andrews Charity	205288	122	-	122
Other funds (balances < £100,000)		292	-	292
		-----	-----	-----
		7,195	67	7,262
		-----	-----	-----
Expendable endowments				
Nora Henry Trust	313949	1,732	15	1,747
Fenton Trust	247552	96	1	97
Lamming Will Trust	216257	125	2	127
Other funds (balances < £100,000)		717	7	724
		-----	-----	-----
		2,670	25	2,695
		-----	-----	-----
Total endowment funds		9,865	92	9,957
		=====	=====	=====

Family Action manages trust funds with or without endowments. There are permanent and expendable endowments in addition to restricted trust funds. The general policy is not to spend the fund's capital even if permitted to do so within the terms of the trust deed. The capital is invested and income is disbursed. The trust deed specifies the purpose for which the income can be used.

The market value of the invested funds (including the above endowments funds) as at March 2025 is £10,342k compared with £10,247k in 2024. An increase in market value, which are unrealised gains, amounts to £188k compared with a reduction in value in 2024 of £170k.

Family Action Trustees have established a grant allocation team to approve the disbursement of grants in line with the terms of the trusts. All unexpended income is held as restricted funds for the purpose specified.

Family Action presents investment management fees on endowment funds separately on the face of the SOFA but as these are linked to the movements in the value of the underlying investments, the costs and unrealised gains and losses reported in the year are combined under one column.

FAMILY ACTION
NOTES TO THE FINANCIAL STATEMENTS (cont)
FOR THE YEAR ENDED 31 MARCH 2025

17.

	Charity Reg. Number	Balance 31 March 2023 £'000	Expenditure and Unrealised Gains/(losses) £'000	Balance 31 March 2024 £'000
Permanent Endowments				
Caterham Whyteleafe Trust	272724	713	12	725
Eleanor Ponsonby Trust	275060	1,142	19	1,161
FWA Greater London Relief in Need Charity	1006487	865	15	880
FWA National Relief in Need	231205	790	13	803
FWA Relief in Need Charity for the Aged	237118	954	16	970
FWA Relief in Sickness Charity	264713	670	11	681
Women's Holiday Fund	207455	916	15	931
Metropolitan Visiting and Relief Association	251586	362	6	368
Queen Adelaide Fund	207228	258	4	262
Bishop Andrews Charity	205288	120	2	122
Other funds (balances < £100,000)		285	7	292
		----- 7,075 -----	----- 120 -----	----- 7195 -----
Expendable endowments				
Nora Henry Trust	313949	1,703	29	1,732
Fenton Trust	247552	94	2	96
Lamming Will Trust	216257	123	2	125
Alfred de Rothschild Trust	202225	705	12	717
Other funds (balances < £100,000)		----- 2,625 -----	----- 45 -----	----- 2,670 -----
Total endowment funds		----- 9,700 =====	----- 165 =====	----- 9,865 =====

Family Action manages trust funds with or without endowments. There are permanent and expendable endowment in addition to restricted trust funds. The general policy is not to spend the fund's capital even if permitted to do so within the terms of the trust deed. The capital is invested and income is disbursed. The trust deed specifies the purpose for which the income can be used.

The market value of the invested funds (including the above endowments funds) as at March 2024 is £10,247k compared with £10,077k in 2023. An increase in market value, which are unrealised gains, amounts to £170k compared with a reduction in value in 2023 of £1,130k.

Family Action Trustees have established a grant allocation team to approve the disbursement of grants in line with the terms of the trusts. All unexpended income is held as restricted funds for the purpose specified. Family Action presents investment management fees on endowment funds separately on the face of the SOFA but as these are linked to the movements in the value of the underlying investments, the costs and unrealised gains and losses reported in the year are combined under one column.

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT 31 March 2025

	Unrestricted Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total Funds £'000
Fund balances at 31 March 2025				
Are represented by:				
Tangible fixed assets	4,427	-	-	4,427
Investments	-	385	9,957	10,342
Current assets	6,266	16,412	-	22,678
Current liabilities	(819)	(3,268)	-	(4,087)
Pension scheme deficit	-	(9,022)	-	(9,022)
	-----	-----	-----	-----
Total net assets	9,874	4,507	9,957	24,338
	=====	=====	=====	=====
Unrealised gains included above:				
Total unrealised gains at 31 March 2025		(33)	(884)	(917)
		=====	=====	=====

ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT 31 March 2024

	Unrestricted Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total Funds £'000
Fund balances at 31 March 2024				
Are represented by:				
Tangible fixed assets	4,497	-	-	4,497
Investments	-	382	9,865	10,247
Current assets	2,832	17,090	-	19,922
Current liabilities	(600)	(2,395)	-	(2,995)
Pension scheme deficit	-	(10,862)	-	(10,862)
	-----	-----	-----	-----
Total net assets	6,729	4,215	9,865	20,809
	=====	=====	=====	=====
Unrealised gains included above:				
Total unrealised gains at 31 March 2024		(29)	(736)	(765)
		=====	=====	=====

19. LEASING COMMITMENTS

At 31 March 2024 the charitable company had future minimum rentals payable under non-cancellable operating leases as detailed below:

	2025 Property £'000	2025 Other £'000	2024 Property £'000	2024 Other £'000
Minimum lease payments due within:				
- one year	506	1	451	6
- within two to five years	183	1	229	-
- over five years	144	-	174	-
	-----	-----	-----	-----
	833	2	854	6
	=====	=====	=====	=====

The Charity carefully manages its lease obligations to ensure that the lease terms closely match the length of service contracts and for non-service-related properties that appropriate break clauses are in place to safeguard the Charity's resources.

20. CONDUIT FUNDS

	Balance 31 March 2024 £'000	Outgoing Funds £'000	Balance 31 March 2025 £'000
Motor Insurance Bureau	27	(14)	13
Deputy and Trustee Services	36	-	36
CAMHS Alliance Fundholder	392	(287)	105
	-----	-----	-----
	455	(301)	154
	=====	=====	=====

Motor Insurance Bureau: Family Action acts as custodian trustee for minors in respect of awards made by the Motor Insurance Bureau. These funds are paid out to the individual benefactors on reaching the age of maturity.

Deputy and Trustee Services: The Head of Deputy and Trustee Services acts as deputy for people who do not have the capacity to manage their own financial affairs and undertakes the day-to-day management of their financial affairs in line with guidelines provided by the Office of the Public Guardian. During the year a majority of the clients were moved with orders from the court to firms of solicitors with only the accounts of deceased clients left. These will be resolved by the courts with balance on the accounts paid out accordingly.

CAMHS Alliance Fund Holder: Family Action are the Fund holder for City & Hackney Child and Adolescent Mental Health Service (CAMHS) Alliance. Family Action is responsible for payment of invoices on behalf of the alliance to various service providers commissioned by the NHS City & Hackney CCG.

21. RELATED PARTY TRANSACTIONS

Dez Holmes, a trustee of Family Action, is also a member of the key management personnel of Research in Practice (RiP) (now part of the National Children's Bureau), a membership organisation providing online resources supporting evidence-informed practice with children and families, young people and adults. A valuable professional online resource for all of Family Action staff. During the year, Family Action has an active membership subscription at a cost of £25,500 (2024: £24,750) per annum. This transaction was carried out at an arm's length basis.

Donations made by Trustees totalled £9,181 as of 31 March 2025 (2024: £5,400). There are no other related party transactions to report.

Annual Report and Accounts of the service delivery activities on the Isle of Man for the year ended 31 March 2025.

1. Family Support Service Overview:

The primary purpose of the Family Support Service is to provide timely, time limited, effective and targeted support to children with complex needs (CwCN) and additional needs (CwAN). The focus of the service is early help and support (EHaS) for children and families on the Isle of Man (IoM). All interventions are evidence-based and consist of a variety of support programmes that include 1:1 support for children, young people and their families, 1:1 parenting support in the family home and tailored emotional and practical support for families in need of hands-on support. Family Support Workers deliver support in the family home, which enables them to see children's true lived experiences and gain a better understanding of how best to drive positive outcomes for the children and families on the IoM.

Table 1

Quarter	Period	EHaS referrals received	CwCN referrals received
Q1	April – June 2024	15	17
Q2	July – September 2024	21	12
Q3	October – December 2024	30	18
Q4	January – March 2025	38	20

Table 1 demonstrates that referrals are received on a regular basis for both EHaS and CwCN support. Family Action accepted all referrals received. All families were contacted within 48 hours after the initial EHaS/ CwCN meeting. On average, EHaS cases were supported over a period of 11.2 weeks.

Family Action prides itself on delivering evidence-based parenting programmes and interventions that include:

- Incredible Years Parenting Programme,
- Solihull Parenting Programme,
- Triple P Parenting Programme,
- ACE's Adult ACE Recovery Toolkit
- The Salford Graded Profile

Outcomes:

The Family Star tool is used to measure the distance-travelled outcomes for each of the referred families and their children. Families are asked to score 7 of the Family Star domains that include Home and Money; Boundaries & Behaviour; Family Routines; Physical Health; Emotional Wellbeing; Keeping Children Safe; and Education and Learning. Families are encouraged to be open and honest during the Family Star session, so that the right support can be offered to them during the 12-week intervention. Families are encouraged to review their Family Star scores at the 6-week and 12-point to help them see how far they have come and the positive changes they have achieved.

In relation to CwCN cases, families received interventions with an average of 8.5 weeks. Families and children were supported by more experienced Family Support Workers who worked closely with the Social Workers and many other agencies such as health, CAMHS, DAT or Motiv8. All families and children received minimum one visit per week; however, where crisis was recorded, sessions were increased adequately. Family Support Workers attended strategy, network and professional meetings as required. Step-up processes were applied when safeguarding concerns were recognised by Family Action workers.

Feedback:

Family Action seeks feedback on a regular basis. Families are contacted 12 weeks after the end of the intervention. This helps to determine if our interventions are successful, and if families are able to sustain changes.

Examples of feedback received include:

- Sessions helped to align my husband's and my parenting style and approaches. Support helped us to reduce the amount of bickering between us. It was good to have someone to look at our situation from the outside and give us feedback and guidance on how to do better.*
- She met my daughter and listened to her; she gave us strategies to help with school attendance. She is attending every day now and we have no issues at present.*
- We have 3 young children and our support worker understood that things can be very challenging. She was also very supportive to me when I experienced a mental health dip, she advocated for my needs.*
- I am feeling more confident as a mum. I am going out more with the children and by myself (walks, shops). I felt confident to look at research about medication for ADHD, I would have never done that before, I would have sat and worried.*
- We are in a very good place and still use strategies that we learnt, but not as often as we needed to because her behaviour is so much better.*
- Things are positive and much better to where we were when we started. There are still challenges but I can respond better.*
- Before Family Action I was a sinking ship and hopeless but now I feel confident in my parenting skills and how to respond to my child.*
- The support was great; really helpful, it helped me and my husband to honestly look at our parenting and approaches; very supportive, comfortable, realistic and reassuring.*
- I used to feel nervous as a mum but now I feel confident.*
- I really enjoyed the support. It was like a weekly therapy session, but with feedback and reflection on what I could do differently, or how to change things for the better. The support was non-judgmental.*

2. Supervised Contact Centre:

The purpose of the service is to provide the looked after children with a safe environment where their emotional and physical safety needs are met during contact with their birth families. SCC will help parents to maintain positive relationships with their children whilst they reside with family members, foster carers or in residential care. Any harmful and abusive contact is to be recognised, reported and steps are to be taken to reduce or remove such harm or abuse.

The Supervised Contact Centre is required to deliver up to 90 hours of face-to-face contact sessions per week. All referrals to the contact centre are issued by the Local Authority, Manx Care. Referrals for private contacts are not authorised.

Table 2 demonstrates the volume of contacts between Q1 and Q4 2024-25. Referrals to the service continue to reduce, a trend seen since 2016. Regular monthly meetings are held with the Children and Families team in Manx Care to manage contact hours and prepare for any new referrals. SCC delivers sessions across 6-days, including Saturdays.

Table 2

Quarter	Period	Average hours delivered (per week)
Q1	April – June 2024	46
Q2	July – September 2024	29.9
Q3	October – December 2024	45.7
Q4	January – March 2025	33.6

FAMILY ACTION
 NOTES TO THE FINANCIAL STATEMENTS (cont)
 FOR THE YEAR ENDED 31 MARCH 2025

Feedback:

- *I cannot thank you enough for the time, help and support that you have offered to both my son and I over the last 15 months.*
- *The rooms that have been provided for contact have been overhauled and transformed during my period as a user, and it's such a welcoming, well quipped environment, there is plenty of activities, games and equipment to use, which is kept very clean and tidy.*
- *.SCC Coordinator has been very efficient in responding and keeping me informed about contact sessions. She has an excellent manner in keeping things professional, yet always very personable, friendly, warm and inviting.*
- *I just want to take the opportunity to thank you for your time, support of F during sessions (a great help for his feelings of security) and your consideration and understanding throughout an emotionally difficult time for F.*

ISLE OF MAN INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 March 2025

	Notes	Restricted Funds £'000	Total 2025 £'000	Total 2024 £'000
Income from:				
Charitable activities	1	887	887	868
		=====	=====	=====
Total		887	887	868
		=====	=====	=====
Expenditure on:				
Raising funds:		2	2	2
Charitable activities	2	944	944	848
		-----	-----	-----
Total		946	946	850
		=====	=====	=====
Net income		(59)	(59)	18
		=====	=====	=====

NOTES:

		2025 £'000	2024 £'000
1	Income from Isle of Man Government	887	868
2	Expenditure		

	Activities Undertaken Directly £'000	Grant Funding of activities £'000	Support costs £'000	Total 2025 £'000	Total 2024 £'000
Children & Families work	910		36	946	850
	=====	=====	=====	=====	=====