SFiCE Foundation
Helping Vulnerable Adults in Nottingham,UK

(Registered charity, number 1155645)

Financial statements
for the year ended 31 December 2025

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COMMUNITY ACCOUNTING

Trustees' annual report
for the year ended 31 December 2025

Full name SFICE Foundation

Organisation type Charitable incorporated organisation

Registered charity number 1155645

Principal address
SFICE Foundation, All Saints Church, 75a Raleigh Street, Nottingham, NG7 4DL

Trustees
Parminder Dhanjal
Harvey Goodman
Chris Skelly
Tim Stonehouse

Independent examiner
Eva Stevens, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management
The charity is operated under the rules of its constitution/trust deed adopted and most recently amended February 2022.

Parminder Dhanjal a trustee and she is the only person who has a senior management role. She is unpaid and receives no benefits from the charity.

We work in collaboration with Nottingham Community and Voluntary Service. They advertise for trustees on our behalf. We invite the potential trustees to fill in an application form and send it to us including two references and their CV. The applicants are interviewed by at least two trustees prior to selection.

Objectives and activities
'1.the advancement of education for the public benefit among the poor, disadvantaged and orphaned children in india. 2.to relieve child poverty for the public benefit. 3.to advance the education of the public of the needs of poor disadvantaged and orphaned children of india. 4.to advance the education for the public benefit of children in the uk.

Summary of the main activities undertaken for the public benefit
The Trustees 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'.

SFiCE prides itself on being a part of the community as well as serving it. We have become well known amongst a community of vulnerable people in the area, many of whom are experiencing periodic or sustained homelessness, and harbour a strong sense of community spirit. Some of these service users have become volunteers after years of our support.

We see the café programme as meeting two core public needs: reducing food poverty and reducing food waste, as well as cultivating a strong sense of community cohesion by helping to de-stigmatise food poverty.

SFiCE has a good working relationship with local homelessness charities, Emmanuel House and Framework for example, both of which are involved in providing housing support.

As we exist to meet the immediate needs of our service users, many of which are experiencing homelessness, we receive referrals from them while also signposting some of our service users to them when appropriate. Filling this gap in services in the local community places us in a unique position and proves our relevance in meeting the needs of our local community. Currently, service user referrals are being made for our projects by YMCA, Framework Housing, St. Augustine school, Djanogly Academy, Claremont School, Begin, Nottingham College, the Job Centre, and other parties highlighting both the need for our services and our embedded status within the local community.

Primary beneficiaries of our projects include: Black, Asian and Minority Ethnic; and young people, and parents, living in poverty; Communities experiencing health inequalities; Older people; People who are pushed into crisis; People experiencing homelessness; People experiencing poor mental health; People experiencing loneliness and social isolation; Refugees, asylum seekers; People with addictions & drug or alcohol dependencies; People with learning or physical disabilities; People experiencing domestic abuse and violence. We support circa 500 people per year in addition to 20-30 volunteers, many of whom are former service users.

Summary of the main achievements during the period

Social Café
The SFiCE Café provides free meals to vulnerable adults using food which has been donated by local businesses, allotments and food waste charities. In 2025 we served, on average, 494 meals (up from 434 in 2024) per month and saved, on average, 354.58kg of food from going to waste per month.

Health and Wellbeing
Our health and wellbeing service provides health checks and support for those needing help with emotional issues, or who require signposting to other mental and physical health organisations in the area. In 2025, 45 individuals experienced transformative change through our support.

ESOL Classes
Our ESOL (English to Speakers of Other Languages) classes help to improve the spoken and written language skills of local people who do not have English as a first language. In 2025 our ESOL classes attracted a total of 644 attendances, providing vital opportunities for participants to improve their English, build confidence, and engage with the wider community.

Music for Wellbeing Group
This is a project aimed at the homeless and others who have mental health issues. The project ran as a pilot and in Feb 2024 we received funding to continue delivering the project. Feedback is indicating that service users are enjoying the sessions and are leaving in a better frame of mind – 98% of service users said their mood was improved after participation in a session.

Breakfast Club
At the end of 2025 we launched a Friday Breakfast Club. By the end of the year 94 breakfasts were served, quickly becoming very popular. Through the Breakfast Club, 9 people accessed support services via the building, and the initiative also led to the creation of four new volunteer roles. In addition, it has encouraged greater attendance at the Music for Wellbeing sessions and created opportunities for socialising between breakfast and music, strengthening connections across the community.

Summary of the main achievements during the period
This year marks a significant milestone as we celebrate 10 years of serving our community. Over the past decade, SFiCE has grown in both reach and impact, and 2025 has been a year of continued development.

Demand has increased across all of our projects, reflecting rising need and the trust placed in our services. In response, we have expanded our support, including the introduction of our new Breakfast Club, creating an additional space for connection and practical help.This has also been a year of staff transition and growth. Despite change, our commitment has remained the same: to deliver meaningful, lasting impact for the individuals and communities we serve.

The cost-of-living crisis continues and has resulted in an increased demand for all our services over the past year - the café served 5,929 meals in 2025. Figures for previous years are 5,208 meals served in 2024, 5,043 meals served in 2023, which

is over double the 2,467 meals served in 2022. There are no signs of the numbers reducing in 2026.

Our 2025 impact report has further details for our achievements in 2025.

Financial Review
We have a balance of £136,701 at the end of 2025. This has decreased from £171,812 at the end of 2024.

Our 2-year funding with Reaching Communities (National Lottery) came to an end in Aug 25, with a new application being rejected. We have reapplied for a different grant and heard in May 26 that we have been successful.

We secured funding from Severn Trent, Boots, Garfield Weston, Albert Hunt Trust, Charles Littleworth, Places for People, Browne Jacobson and Derbyshire Trust to name a few. These grants are allowing us to continue the valuable work we do whilst working to secure longer term funding.

Previously, our healthy reserves have impacted negatively on us being able to secure grant funding. However, the current situation highlights why having reserves is so important.

Financial risks
We face financial risks due to increasing costs. The costs of gas and electricity, food and wages are increasing significantly due to high inflation. We also face potential financial risks from decreasing income. We are dependent on grant funding and will face severe difficulties if funding bids are unsuccessful.

The charity's policy on reserves
In setting a reserves policy, the Trustees have sought to minimise risks to the financial stability of the charity. These could come for example from reduced grant funding or from increasing costs due to rising inflation and other causes. The Trustees have set a minimum reserves level of £30,000 and this will be reviewed every 3 months.

Signed on behalf of the charity's trustees:

Signed Parminder Dhanjal Date 26-6-26
Parminder Dhanjal, Trustee

Signed C J Skelly Date 26-6-26
Chris Skelly, Trustee

Independent examiner's report to the trustees of for the year ended 31 December 2025

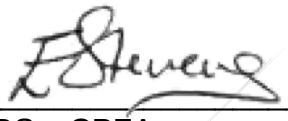
I report to the trustees on my examination of the accounts of SFICE Foundation for the year ended 31 December 2025.

Responsibilities and basis of report
As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  Date 30/06/2026
Eva Stevens BSc, CPFA
Employee of Community Accounting Plus

Receipts & payments account
for the year ended 31 December 2025

2024 Total Funds £		Note	Unrestricted Funds £	Restricted Funds £	*2025* Total Funds £
	Receipts				
194066	Grants & donations	2	47763	100976	148739
1418	Fundraising		2484	-	2484
-	Bank interest		2407	-	2407
-	Sundry receipts		6	-	6
195484	**Total receipts**		**52660**	**100976**	**153636**
	Payments				
1761	Activities		35	16227	16262
396	Contractors		197	2419	2616
1322	Equipment		58	223	281
2400	Food and drink purchases		50	2741	2791
361	Marketing		-	371	371
3418	Office, Telephone & I.T		2466	5798	8264
19917	Premises & utilities		2535	15754	18289
1679	Professional fees		149	726	875
108573	Salaries		51427	84536	135963
335	Travel & accommodation		18	18	36
2110	Vehicle		292	1197	1489
602	Purchases		1152	321	1473
-	Volunteer costs		-	37	37
142874	**Total payments**		**58379**	**130368**	**188747**
52610	**Net receipts/(payments)**		(5719)	(29392)	(35111)
119202	Cash funds at start of this period		101254	70558	171812
-	Transfers between funds		(877)	877	-
171812	**Cash funds at end of this period**		**94658**	**42043**	**136701**

Statement of assets and liabilities
at 31 December 2025

2024			*2025*
£	**Cash assets**	**Note**	**£**
171552	Bank accounts		136477
260	Cash in hand		224
171812			**136701**
	Other monetary assets		
410	Debtors - Prepayment	**4**	285
410			**285**
	Assets retained for the charity's own use		
	Freezer, Cost £868, purchased February 2021		
	Washer/ Dryer, Cost £1071, purchased November 2021		
	36 Office chairs, Cost £821, purchased November 2021		
	Vauxhall Combo Van, Cost £6900, purchased March 2021		
	Cooker & dishwasher, Cost £889, purchased January 2022		
	Hand wash unit, Cost £540, purchased May 2022		
	Liabilities		
(726)	Creditors	**5**	(2114)
(726)			**(2114)**

These financial statements are accepted on behalf of the charity by:

Signed Dated 26-6-26

Parminder Dhanjal, Trustee

Signed Dated 26-6-26

Chris Skelly, Trustee

Notes to the accounts
for the year ended 31 December 2025

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Grants & donations

	Unrestricted	Restricted	Total
	£	£	£
Places for People	1000	-	1000
Jones Trust	5000	-	5000
The Friary	-	450	450
Neighbourly	-	500	500
Reaching Communities	-	61526	61526
Severn Trent	-	20000	20000
Boots	-	9974	9974
Albert Hunt Trust Grant	8000	-	8000
Places for People	3000	-	3000
Derbyshire Trust	3000	-	3000
Garfield Western	20000	-	20000
Browne Jacobson	-	2862	2862
The Charles Littlewood Hill Trust	-	3000	3000
Nottingham Bid Company	-	2065	2065
Asda Foundation	-	600	600
Sundry donations	7762	-	7762
	47762	**100977**	**148739**

3. Funds analysis

SFiCE Foundation
Helping Vulnerable Adults in Nottingham,UK

	Opening balance	Receipts	(Payments)	Transfers	Closing balance
	£	£	£	£	£
Restricted funds					
Indian Project	12581	-	(12581)	-	-
Nottingham City Council	1500	-		-	1500
Reaching communities Music group	17257	-	(10417)	-	6840
Nottingham Street Aid	516	2065	(2038)	-	543
Reaching communities - Main grant	25807	61526	(87339)	6	-
Drop in Morning	3939	-	(4810)	871	-
Homelessness	8958	450	-	-	9408
Severn Trent	-	20000	(8443)	-	11557
Breakfast Club	-	5861	(961)	-	4900
Asda Foundation	-	600	(600)	-	-
Boots	-	9974	(2964)	-	7010
Neighbourly	-	500	(215)	-	285
	70558	**100976**	**(130368)**	**877**	**42043**
Unrestricted funds					
General Fund	101254	52660	(58379)	(877)	94658
	101254	**52660**	**(58379)**	**(877)**	**94658**

The specific purposes for which the funds are to be applied are as follows:

Indian project
Purpose of Fund: To fund Indian children's education.

Nottingham City Council
Purpose of Fund: To provide a Christmas party for local residents.

Reaching Communities
Purpose of Fund: Music classes for wellbeing.

Nottingham Street Aid
Purpose of Fund: To support initiatives aimed at reducing homelessness.

Reaching Communities
Purpose of Fund: Community development and staff costs.

Homelessness
Purpose of Fund: To support those that are homeless
Severn Trent
Purpose of Fund: To fund ESOL and Fundraising officer role for 1 year.

Breakfast club
Purpose of Fund: To run breakfast club sessions.

Asda Foundation
Purpose of Fund: For food purchases for the Social Café

Boots
Purpose of Fund: For the Social Café

Neighbourly
Purpose of Fund: For food purchases for the Social Café

4. Debtors & Prepayments

	£
Insurance	285
	285

5. Creditors

	£
Independent examination fee	900
HMRC	1214
	2114

6. Premises & staff

The premises are provided by the All Saints Church, with a three-year lease of £8,100 pa until 22 November 2027.

7. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

8. Related party transactions

No related party transactions in this period.

9. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

Restricted funds: These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.