Families Relief

Disasters don't just affect individuals, they affect families and communities

Annual Report and Accounts
For year Ended 31 December 2025

FAMILIES RELIEF

Annual Report and Financial Statements 2025

For the year ended 31 December 2025

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Legal and administrative information

Registered charity number 1168193

Item	Details
Legal form	Charitable Incorporated Organisation governed by its CIO constitution
Registration	Registered with the Charity Commission for England and Wales on 12 July 2016
Principal office	133 Abbeydale Road, Sheffield, S7 1FE
Trustees	Dr Nouriddine Miladi; Mr M A Hussain; Mr M A K Gooljar
Independent examiner	Amjad Hussain Rayaz FCCA Alpha Accountants 90 Stechford Lane, Birmingham, B8 2AN
Bankers	Triodos Bank, Deanery Road, Bristol, BS1 5AS
Legal advisers	Johns & Saggar, 34–36 Gray’s Inn Road, London, WC1X 8HR

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Report of the Trustees

For the year ended 31 December 2025

The trustees present their annual report and the financial statements of Families Relief for the year ended 31 December 2025. The report and accounts have been prepared in accordance with the charity's constitution, the Charities Act 2011 and the Charities SORP (FRS 102) applicable to this reporting period.

Structure Governance and Management

Governing document and legal form

Families Relief is a Charitable Incorporated Organisation, foundation model, governed by its CIO constitution. It was registered with the Charity Commission on 12 July 2016 under charity number 1168193. The charity's objects remained unchanged during the year.

Method of appointment or election of trustees

Trustees are appointed by the existing trustees in accordance with the CIO constitution. They are responsible for the charity's management and for applying its funds in furtherance of its charitable purposes.

Policies adopted for the induction and training of trustees

Trustee induction and training draw on the governing document, the charity's purposes, financial information and key policies. Training sessions are held at least annually to support trustees in carrying out their responsibilities.

Organisation structure and decision making

The board of trustees sets the charity's strategy and retains oversight of its finances and activities. An executive committee involving trustees, senior staff and volunteers manages day-to-day activities, with reporting to the board. Board decisions and delegated responsibilities are documented and minuted.

The trustees consider requests for assistance against the charity's objects, the needs identified, available resources and donors' wishes. Funding decisions take account of existing commitments and the charity's operating needs.

Risk Management

The trustees review the charity's principal operational and financial risks, including those associated with overseas delivery. The charity's policies provide for due diligence on delivery partners, approval of funding, monitoring and records of decisions and expenditure. Enhanced checks and staged payments are provided for where the nature and circumstances of the work require them.

Restricted donations are accounted for separately and applied to their specified purposes. Safeguarding and the appropriate handling of beneficiary information form part of trustee oversight. These arrangements support the responsible use of charitable funds and the delivery of assistance to people in need.

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Report of the Trustees

For the year ended 31 December 2025

Objectives and Activities

Charitable objects

The charity's constitutional objects are the prevention or relief of poverty through grants, goods and services to people in need and organisations working to relieve poverty; education, training and healthcare projects that help people become self-sufficient; and relief for victims of disaster. These purposes extend to people in need in the UK and overseas.

Activities for achieving objectives

During 2025, Families Relief funded relief and development projects, principally overseas, through grants and support delivered with partner organisations. Assistance addressed immediate household needs, including those arising from conflict, displacement and natural disasters. Education and skills activities complemented relief work and remained part of the charity's longer-term approach to helping families become self-sufficient.

Trustees meet regularly to assess requests proposed by staff or outside organisations. Decisions take account of need, the charity's objects, available resources and donors' wishes. Funds are allocated following trustee consideration, with restricted donations applied to their specified purposes.

Volunteers

Volunteers supported fundraising, events and community engagement. Their contribution during 2025 was estimated at over 5,500 hours. The trustees thank them for their time and commitment to the charity's work.

Achievements and Performance

Review of Activities

Donations to charitable projects amounted to £272,510 during the year. Support included food parcels, hot meals and bread; water distribution, hand pumps and improvements to an existing water source; and eye checks, cataract treatment, glasses and medicines. Emergency assistance included shelter, winter supplies and support towards rebuilding flood-damaged homes. Activities for orphaned children also provided opportunities to learn practical skills.

This work continued the emphasis on water access, education and family support set out in the 2024 report, alongside responses to urgent relief needs. The financial statements record the income and expenditure supporting the charity's activities.

Public benefit

The trustees have had regard to the Charity Commission's guidance on public benefit. Food and essential supplies helped meet immediate needs; water projects supported access to safe water; and medical assistance helped people unable to afford care. Assistance is allocated on the basis of need, without fees, membership or belief requirements.

Funding activities and income generation

Voluntary donations, appeals, fundraising events and community support remained central to funding the charity's work. The trustees continue to review fundraising activities and encourage regular giving to support continuity of assistance and the planned development of projects and partnerships.

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Report of the Trustees

For the year ended 31 December 2025

Financial Review

The results for the year are shown in the statement of financial activities on page 7. Total income was £458,442, comprising donations of £457,020 and bank interest of £1,422. Total expenditure was £382,742, comprising £272,510 in project donations and £110,232 in other costs. The surplus for the year was £75,700.

Total funds at 31 December 2025 were £243,676, comprising unrestricted funds of £219,859 and restricted funds of £23,817, as set out in note 11. Restricted funds remain available for the purposes specified by donors and appeals.

The surplus followed a deficit of approximately £35,230 in 2024. Income increased, while project donations and advertising and event costs fell. Total employment costs increased. These movements resulted in lower overall expenditure and an increase in funds carried forward.

Reserves policy

The trustees aim to maintain operating reserves of £60,000, within a range of £48,000 to £72,000, to meet essential commitments when income fluctuates. Estimated free reserves at the year end were £219,859. The target will be reviewed against rising costs, income uncertainty and planned activities.

The trustees consider the charity to be a going concern with no material uncertainties.

Plans for the future

Future developments

The trustees propose to accumulate an emergency aid fund of £100,000 and work towards £70,000 for projects and partnerships supporting people and families affected by conflict who are living in the UK. Together with £60,000 operating cover, this represents a combined funding aim of £230,000.

These resources will be built progressively through fundraising and allocations from available unrestricted funds, while maintaining operating cover. Projects will be developed in stages according to identified needs, costed plans, available resources and existing commitments. Investment in administration and technology will form part of the relevant project or operating budgets.

Fundraising events, regular giving and engagement with supporters will support continuity of assistance and future projects. The charity intends to develop partnerships that help identify needs, coordinate practical support and connect families with appropriate services.

Employee involvement and employment of disabled persons

Employees are consulted through regular staff meetings and kept informed of the charity’s performance. Feedback is provided to management and trustees, and exit interviews are conducted with departing staff. Applications from disabled persons are considered on equal terms, with reasonable adjustments and appropriate training and support. Personnel arrangements cover equal opportunities, volunteers, and health and safety.

In accordance with the charity's equal opportunities policy, the charity has long established fair employment practices in the recruitment, selection, retention and training of disabled staff. Full details of these policies are available from the charity's office.

Statement of the trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice), including FRS 102.

The law applicable to charities in England and Wales 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 charity and of its incoming resources and application of resources for that period. In preparing those financial statements the Trustees are required to:

• select suitable accounting policies and then apply them consistently;

• observe the methods and principles in the Charities SORP (FRS 102);

• make judgements and estimates that are reasonable and prudent;

• state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

• prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the CIO constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 28 October 2026 and signed on their behalf, by:

Mr M A K Gooljar

Trustee

FAMILIES RELIEF

Independent Examiner's report to the trustees of Families Relief

I report to the charity trustees on my examination of the accounts of Families Relief (the charity) for the year ended 31 December 2025, which are set out on pages 7 to 13.

Responsibilities and basis of report
As the charity trustees 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 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.

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Chartered Certified Accountants (FCCA).

Independent examiner's statement
I have completed my examination. I confirm that no material 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Amjad Hussain Rayaz FCCA
Alpha Accountants
90 Stechford Lane
Birmingham
B8 2AN
Date: 28th October 2026

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Statement of Financial Activities

For the year ended 31 December 2025

	Unrestricted £	Restricted £	2025 total £	2024 total £
Donations and legacies (note 2)	150,905	306,115	457,020	434,108
Donated goods (gifts in kind)	0	0	0	0
Investments (bank interest)	1,422	0	1,422	1,480
Total income	152,326	306,115	458,442	435,588
Charitable activities - projects and direct costs (note 4)	89,851	270,510	360,361	435,298
Charitable activities - governance costs (note 5)	2,981	19,400	22,381	35,519
Total expenditure	92,832	289,910	382,742	470,817
Net income / net movement in funds for the year	59,495	16,205	75,700	(35,230)
Total funds brought forward at 1 January 2025	160,364	7,612	167,976	203,205
Total funds carried forward at 31 December 2025 (note 11)	219,859	23,817	243,676	167,976

Amounts are rounded to the nearest pound. Totals may differ from the sum of rounded figures.

The notes on pages 9 to 13 form an integral part of these financial statements.

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Balance Sheet

As at 31 December 2025

	2025 £	2024 £
Tangible fixed assets (note 8)	0	0
Cash at bank and in hand	295,689	232,590
Debtors & Prepayments (note 9)	0	0
Creditors falling due within one year (note 10)	52,013	64,614
Net current assets	243,676	167,976
Net assets	243,676	167,976
Unrestricted funds (note 11)	219,859	160,364
Restricted funds (note 11)	23,817	7,612
Total charity funds	243,676	167,976

Approved by the trustees on 28 October 2026 and signed on their behalf by:

Mr Nouriddine Miladi

Trustee

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Notes to the Financial Statements

For the year ended 31 December 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year, and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention in accordance with the Charities SORP (FRS 102) (second edition, October 2019), FRS 102 and the Charities Act 2011. The charity is a public benefit entity. The financial statements are presented in pounds sterling. The trustees consider the charity to be a going concern with no material uncertainties.

1.2. Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are subject to restrictions imposed by donors and may only be applied for the particular purposes for which they were given.

1.3. Income

Income is recognised in the statement of financial activities when the charity is entitled to the funds, receipt is probable and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Donations, gifts and grants are included in full in the statement of financial activities when receivable. Grants subject to performance conditions are recognised only when the conditions have been met.

Donated services and facilities are included at their value to the charity where this can be measured reliably. In accordance with the SORP, the contribution of volunteers is not recognised. Donated goods for resale are recognised as income from other trading activities when they are sold.

Investment income (bank interest) is included when receivable.

1.4. Expenditure

Expenditure is recognised on an accruals basis when a liability is incurred. Expenditure includes any irrecoverable VAT, and is reported as part of the expenditure to which it relates. Donations to charitable projects are recognised when approved by the trustees and committed.

Expenditure on raising funds comprises the costs of attracting voluntary income and of trading for fundraising purposes, including the charity's shop. Expenditure on charitable activities comprises costs incurred in delivering the charity's activities and services for its beneficiaries, including direct costs and the support costs needed for them. Governance costs (staff time, examination, legal and professional fees and bank charges) are support costs of charitable activities and are shown separately in note 5.

Notes to the Financial Statements

1 Accounting policies continued

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 25% straight line; Motor vehicles - 25% reducing balance method

1.6. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the statement of financial activities.

2 Income from donations and investments

2025	Unrestricted £	Restricted £	Total £
Donations	150,905	306,115	457,020
Gifts in Kind income	0	0	0
Interest	1,422	0	1,422
Total	152,326	306,115	458,442
2024	**Unrestricted £**	**Restricted £**	**Total £**
Donations	74,567	359,540	434,107
Gifts in Kind income	0	0	0
Interest	1,480	—	1,480
Total	76,048	359,540	435,588

3 Summary of funds

	Unrestricted £	Restricted £	2025 total £	2024 total £
Closing funds	219,859	23,817	243,676	167,976

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Notes to the Financial Statements

4 Expenditure on charitable activities

	Unrestricted £	Restricted £	2025 total £	2024 total £
Donations to charitable projects	3,000	269,510	272,510	339,493
Wages and salaries	37,206	0	37,206	20,203
Waste	0	—	0	0
Rent and Rates	500	1,000	1,500	1,500
Premise costs	0	—	0	1,495
Advertising, Events and Functions	47,880	—	47,880	64,483
Printing, postage, stationery and office	0	—	0	1,427
Motor & Travel	0	—	0	1,806
Insurance	0	—	0	4,890
Staff, contractors and volunteer expenses	1,265	—	1,265	0
Depreciation	0	—	0	0
Office expenses	0	—	0	0
Total	89,851	270,510	360,361	435,297

5 Governance costs

	Unrestricted £	Restricted £	2025 total £	2024 total £
Accountancy and independent examination	1,750	750	2,500	4,900
Legal/professional	0	0	0	6,360
Bank/Credit card charges	1,231	650	1,881	2,439
Office Exp	0	0	0	820
Wages and Salaries	0	18,000	18,000	21,000
Total	2,981	19,400	22,381	35,519

6 Employees

	2025	2024
Employment costs — wages and salaries	55,206	41,203
Average full-time-equivalent employees	3	3

No employee received employee benefits of more than £60,000 (2025: none).

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Notes to the Financial Statements

8 Tangible fixed assets

	Motor vehicles £	Furniture and equipment £	Total £
Cost at 1 January 2025	19,900	—	19,900
Additions	0	0	0
Disposals	—	—	—
Cost at 31 December 2025	19,900	0	19,900
Depreciation at 1 January 2025	19,900	—	19,900
Depreciation charge for the year	0	—	0
Depreciation on disposals	—	—	—
Depreciation at 31 December 2025	19,900	0	19,900
Net book value at 31 December 2025	0	0	0

9 Debtors

	2025 £	2024 £
Other Loans	0	0
Other Debtors & prepayments	0	0

10 Creditors falling due within one year

	2025 £	2024 £
Taxation and social security	12,586	19,439
Other creditors	39,427	45,174
Total	52,013	64,613

Notes to the Financial Statements

11 Statement of funds

	Opening £	Income £	Expenditure £	Closing £
Unrestricted funds	160,364	152,326	92,832	219,859
Restricted funds	7,612	306,115	289,910	23,817
Total	167,976	458,442	382,742	243,676

13. Trustees' remuneration, expenses and related party transactions

None of the trustees received any remuneration or benefits from the charity during the year (2025: none) and no trustee expenses were reimbursed (2025: none). There were no related party transactions requiring disclosure in the year (2025: none).

14. Taxation

The charity is exempt from tax on income and gains falling within Part 11 of the Corporation Tax Act 2010 to the extent that they are applied to its charitable objects.