

Howgill Family Centre

(A company limited by guarantee)

Annual Report and Financial Statements

31 March 2025

**Company registration number: 02045632
Charity registration number: 519278**



Howgill Family Centre

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Howgill Family Centre
Reference and Administrative Details

Charity name	Howgill Family Centre	
Charity registration number	519278	
Company registration number	02045632	
Principal office	Birks Road CLEATOR MOOR CA25 5HR	
Registered office	Birks Road CLEATOR MOOR CA25 5HR	
Trustees	B Holden, Chair G Leadbetter, Treasurer E McCarthy L Sewell A Watters W Slavin I P Baldwin (Appointed 27 June 2024)	
Chief executive officer	F Eldon	
Solicitors	Burnetts Solicitors 6 Victoria Place CARLISLE CA1 1ES HTF Gough & Co 38/42 Lowther Street WHITEHAVEN CA28 7NR	
Bankers	National Westminster Bank plc 71 Lowther Street WHITEHAVEN CA28 7AG	
Auditor	Dodd & Co Audit Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW	

Howgill Family Centre

Trustees' Report for the Year Ended 31 March 2025

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

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

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the Board and professional advisers on page 1 of the financial statements.

DIRECTORS/TRUSTEES

The directors of the charitable company (the charity) are its Trustees for the purpose of the charity law and throughout this report are collectively referred to as Trustees.

The Trustees serving during the year were as follows, and contribute their experience from:

Brenda Holden Education Appointed 12/11/2009

Willie Slavin Education Appointed 30/11/2000

Amanda Watters Programme Manager Appointed 24/04/2023

Gemma Leadbetter Accountant Appointed 08/08/2023

Emma McCarthy Social Value Manager Appointed 28/07/2023

Lesley Sewell Strategic Account Director Appointed 15/07/2023

Ivan Baldwin Business Development Director Appointed 27/06/2024

CHAIR'S REPORT

The past year has seen us progress in an upward trajectory towards becoming a more sustainable organisation. Challenges have been met throughout the year with our certainty that we are delivering the services the communities need and deserve, and we are a forward-thinking organisation always looking to change, develop and grow.

The continued determination and resilience from the Board of Trustees and staff means that we continue to work towards ensuring the organisation is in a more secure position and can continue to support children and families in our communities in as many ways as possible. As Chair, I am deeply indebted to my colleagues across the whole organisation for their continued commitment, hard work and diligence which has been key to the success of major developments and change that have been necessary to drive Howgill forward.

Partnerships with a range of organisations have continued to grow and flourish. One important aspect of the Bedrock funding through Sellafield Ltd and supported by Cumbria Community Fund, saw a reshaping of our strategic planning and realignment of our priorities and strategic direction. The last few years have been extremely challenging, but this funding and support has helped us reach a point in our development where we are driving forward ambitious plans and shaping the future direction of Howgill. We are grateful for all the support, without which we would not be in such a secure position.

The CEO, Faye Eldon, has worked closely with the Board of Trustees, leading staff and securing funding to ensure the ambitious plans are being realised. Her experience, expertise, tireless work and commitment has ensured that all aspects of Howgill's work have flourished. On behalf of the Board, I would like to acknowledge what has already been achieved and look forward to the next chapter in our development.

During the past year we have welcomed Ivan Baldwin to the Board, further strengthening the range of expertise and experience. All 7 Trustees are fully committed to the organisation, and I thank them for all their input.

Howgill Family Centre

Trustees' Report for the Year Ended 31 March 2025

The past year has seen us move to a digital approach for all our services and financial systems have been put in place giving the organisation modern, robust policies and procedures. The Board of Trustees and the Management Team have successfully attracted several funding streams that afford us the opportunity to enable the organisation to flourish and expand.

The members of the Board have taken a number of strategic decisions to position Howgill to bid for any tenders, that fit with our objectives, that may arise in the future.

A further thorough and rigorous review, restructure and reorganisation of all our services, particularly in Early Years provision, has led to improved outcomes for children and families. The Early Years Learning Improvement Service continues to be a key partner in helping drive up standards by supporting our managers and staff and we continue to foster this important relationship. The present political landscape is proving the most challenging yet for the future of providing desperately needed Early Years education for our parents and children. By working with the local MP Josh MacAlister and other influential partners, we will continue to provide these vital services, remaining optimistic that the present Labour government will invest and fund sustainable Early Years provision.

During the last 12 months we have invested a significant amount of our reserves to provide additional support and training for all staff and provide quality resources for our services. We have also financially supported our Early Years services by absorbing the steep rise in the cost of staffing, maintaining and running our premises and providing quality resources. Supporting parents who use our settings has been a priority and we have kept fees as low as possible as they cope with the rising cost of living. The additional funded childcare places are welcome and will significantly help working parents. The government intention to sharply increase costs for employers without a significant increase in provider grant entitlement, is putting further strain on the finances. We are fully committed to continuing to provide and where possible, expand our core business.

A number of successful funding bids ensure we continue to deliver and expand our services in Copeland and support as many children and families as possible for at least the next three years. The funding has enabled us to continue with previous partnerships as well as developing new ones. Opening new horizons is an exciting prospect and we relish the opportunity to work alongside committed professionals who have shown faith in Howgill. The organisation relies heavily on the help from funders, who continue to support our work, and I am extremely grateful for their financial and practical support.

On a personal level I would like to thank Faye and my fellow Trustees for their help and support during the last year. I must express my heartfelt thanks to all the staff who have carried on working and coping so well with the many changes and challenges they face, their commitment to Howgill is outstanding.

Howgill Family Centre is an organisation that adapts to change, and we now look forward to working on new projects as they develop. We will take full advantage of any new opportunities as they occur.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Howgill Family Centre is a company limited by guarantee and the roles and responsibilities are laid down in the Memorandum and Articles of Association dated 12th June 1986 and amended on 9th December 2004.

Appointment of Trustees

The Board of Trustees is responsible for the organisation in all respects and are elected by all Members at the Annual General Meeting. Under the Articles of Association there is no maximum number of Trustees, and the minimum number is three.

Howgill recruits Trustees as volunteers for their skills in safeguarding, education, business, legal, financial, marketing and communications, public health or social care. Trustees are sought in a variety of ways involving exploration of the field of potential candidates, including through advertising and by recommendation from service users, members and existing Trustees.

We aim to assess the implications of the Charity Governance Code 2020 and updates in 2025 for our charity, and to take steps to ensure that we adopt those aspects of the Code that are relevant to us. Recruitment of 4 additional committed individuals to the Board has strengthened the governance of our operations.

Howgill Family Centre

Trustees' Report for the Year Ended 31 March 2025

Trustee induction and training

We ensure that all new Trustees understand their responsibilities to the charity and carry out their duties based upon the principals of "Good Governance", A Code for the Voluntary and Community Sector, December 2022 and the guidance issued by the Charity Commission for England and Wales. All new Trustees undertake appropriate training.

Organisational structure

Trustees meet as a full Board at least 6 times during the year but more often should the need arise. Sub-committees and task groups of Trustees, co-opted members and management staff may be convened when appropriate and report to the Board.

Howgill's Trustees have clearly defined roles and responsibilities and there are job descriptions for all Trustees, Chair and Treasurer. However, all Trustees are encouraged to become as involved as they possibly can in the life and work of the organisation. It is so important that the Board understands fully what is involved so that they can make important strategic decisions and carry out their function efficiently.

Trustees have full responsibility for the governance and finances of the organisation. The Chair continues the overseeing of the management and operations of the organisation. The Chief Executive Officer, Faye Eldon, has been delegated responsibility to manage the day-to-day operations of the charity on behalf of the Trustees, to allow effective management over service delivery, finance and employment. Alongside the senior managers, Faye provides appropriate supervision for the current key operational areas of our activities - business, Early Years provision, community financial support, and children's therapy and other support services.

At 31 March 2025, we had 43 employees, including full time, part time and bank staff.

Key management and personnel remuneration

The Trustees consider the Board of Trustees and the CEO, aided by the Management Team, as comprising the key management personnel of the charity, in charge of directing and controlling the charity and running the operation of the charity on a day-to-day basis.

All Trustees give of their time freely and no remuneration was paid in the year. Details of Trustee expenses and related party transactions are disclosed in notes 8 and 17 in the accounts.

The pay of the charity's senior Management and staff is reviewed annually and assessed in accordance with average earnings. All staff are paid at least the National Living Wage as set by the Government. The remuneration is also benchmarked with charities of a similar size and activity to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Partnership

In line with Howgill's objectives, many of the initiatives that are developed and delivered gain from the involvement and support of other charitable, voluntary, and public sector bodies, including schools, colleges and universities, as well as commercial businesses. This can be in the form of co-working, mutual support and direct funding.

Charities and organisations who have worked in partnership with Howgill during the last year include: Sellafield Ltd and Social Impact Multiplied, Cumberland Council, Cumbria CVS, Copeland Community Fund, Cumbria Community Foundation, Francis Scott Trust, National Lottery, Together We Can CIC, South Copeland GDF, Phyllis Harney Trust, Mitie, Tesco, Citizens Advice Bureau, Nuclear Decommissioning Agency (NDA), Always Another Way, University of Central Lancashire (UCLan), Social Enterprise Acumen, Police and Crime Commissioner, CADAS, Phunky Foods, Cumbria Youth Alliance, Inspira, Dioceses of Carlisle and Lancaster, Lakes College West Cumbria, Young Cumbria, Riverside Housing Association, The Whitehaven Foyer, South Whitehaven Youth Partnership, Baby Basics, Phoenix Youth Centre, University of Cumbria, Whitehaven Harbour Youth Project, Cumbria Partnership NHS Foundation Trust, West Cumbria Child Poverty Forum, North Cumbria Integrated Care NHS Foundation Trust, West Cumberland Hospital, the Hadfield Trust and many local schools, too numerous to mention individually.

Howgill Family Centre
Trustees' Report for the Year Ended 31 March 2025

Risk Assessment

Failure to maintain the funding necessary for Howgill to meet its objectives is the main risk to the charity. Long term funding and maintaining appropriate staffing levels in a climate of local and national recruitment and retention difficulties is challenging but we have retained and recruited to maintain full staffing levels across the organisation.

Ongoing recruitment to the Board of members with specific skills, experience and expertise and seeking corporate input are critical to continue to strengthen the governance of the organisation. We have actively worked with partners and recruited 4 new members to the Board who have the critical attributes we require. We will begin further recruitment when necessary.

During the last financial year, we have kept under constant review the services presently provided and those that are essential for the future direction of the organisation. Due to the astute monitoring and management of the finances, the CEO has ensured budgets are managed appropriately. New services are now being delivered, and we identify and review on a regular basis those services that are most needed and where we are in a strong position to make a significant contribution to the wellbeing of our local families.

The success of future plans depends on securing the level of funding that will be required for services and planned projects, in a challenging cost of living crisis. We remain alert to opportunities to increase the sources of our funding and range of services.

To meet the needs of maintaining a high level of service provision, we continue to provide training opportunities for employees and volunteers to maximise the skills base and offer career progression opportunities when these become available.

OBJECTIVES AND ACTIVITIES

The Charity is established to promote any charitable purpose for the benefit of the inhabitants of Copeland in West Cumbria, including the advancement of education and the provision of facilities for recreation and leisure time occupation, in the interests of social welfare and with the objective of improving the condition of life of those inhabitants.

Howgill aims to provide support to children and families with particular emphasis on the disadvantaged.

Over the last year it has done this by:

- Working with families and continuing to deliver Early Years Childcare & Education providing 20 places at any one time at our premises in Kells and Whitehaven for children from 2 – 4 years of age all year round, ensuring a smooth transition to schools.
- Working with families and delivering Early Years Childcare & Education by increasing the number of places to 68 for 0-5 years in Cleator Moor and ensuring a smooth transition to schools.
- Working with partners to enhance outdoor education provisions at all our settings.
- Working in partnership with the Cumbria Communication Project team to support the development of speech, language and communication in the Early Years across our settings.
- Working in partnership with Transforming West Cumbria: Family Wellbeing to promote and provide services to parents/carers of young children from 0-4 years in a number of centres in Cleator Moor and Whitehaven.
- Working in partnership with Family Hubs at Whitehaven and Millom to provide Early Years services.
- Providing additional support through our Time To Be Me service to fourteen local primary schools to improve the emotional wellbeing of children who have experienced one off trauma, separation or loss issues and anxiety, based around play therapies with a strong emphasis on the voice of the child.
- Supporting families with financial support that includes helping parents with budgeting and monitoring, claiming benefits and grants.
- Working in partnership with Good Enough Start in Millom to provide local community perinatal and infant attachment care by delivering a pioneering preventative service to transform the life chances for future newborn babies.

Howgill Family Centre

Trustees' Report for the Year Ended 31 March 2025

- Successful funding bid to move from Baby Basics to providing a West Cumbria Baby Bank to deliver essential, additional services for low-income communities alongside midwives and health visitors.

We provide high quality services open to external inspection, evaluation and assessment. Premises and activities are registered with Ofsted where appropriate. Distinctive services provided by Howgill to children and families are based on trusting relationships.

We are committed to people's growth and development. By increasing aspirations and expectations, service users, parents, carers, children, volunteers and employees, are encouraged to learn and progress towards fulfilling their potential. We aim to build the capacity and resilience of local communities.

Our approach is collaborative. Families have always been at the centre of what we do, and we have high expectations of the adults in the relationship. There is a recognition that people we work with have responsibilities too – to act safely and responsibly. Our aim is to foster greater independence and resilience. We believe that people can address the issues they face – recognising that they may need support in the forms of information, skills and confidence to enable them to do so. We will enable people, when they are ready, to move beyond the point where Howgill's support is required. Former service users are encouraged to become volunteers, sponsors, trustees and patrons.

The safeguarding of all children is a priority concern and all staff and volunteers, including Trustees, are regularly trained in safeguarding. Staff and volunteers have a clear pathway for reporting concerns as soon as they arise. Safer Recruitment practices are rigorously deployed, including obtaining enhanced Disclosure and Barring Service (DBS) checks (renewed every three years) on Trustees, employees and volunteers. Training is recorded and monitored to ensure that employees' qualifications, especially in safeguarding and first aid, are kept up-to-date. There are Designated Safeguarding Leads and Deputy Designated Safeguarding Leads to drive continuous improvement.

Trustees have regard to the Charity Commission's guidance on public benefit when reviewing Howgill's aims and objectives and in planning future activities. Howgill fulfils its public benefit objectives through its support to children and families with particular emphasis on the vulnerable and disadvantaged.

ACHIEVEMENTS

Howgill continues to develop services through grants and fees. Referrals were received from a wide range of agencies, the majority from midwives, health visitors and primary schools. The level of self-referrals and positive feedback from parents and carers shows confidence that we are providing services that the community needs.

Howgill's deep roots in local communities provide distinctive strengths in drawing in some of the most disadvantaged families. This is reflected in the strong partnerships and relationships that have been established at all our settings and centres, and which continue as we develop our new focus and direction in 2024.

Trustees view the provision of Early Years learning for 0-4 year olds as an integral part of Howgill's offer, enabling the organisation to reinforce the support it provides that ensures children are receiving the best start, especially as they prepare to enter formal nursery education. There is great continuity in Howgill's relationship with families, which may have started at the prenatal stage and can continue as the children move towards adolescence and even into adulthood.

Specific achievements during the year to 31st March 2025 include:

- Migration of financial systems from SAGE to XERO will streamline accounts across the entire organisation. Thorough reviews of all services and historic agreements have resulted in improved provision and significant cost reductions.
- Successful applications to a range of funding bodies that provide essential business and planning support and a range of services for children and families.
- A thorough and rigorous review, restructure and reorganisation of our organisation.
- Digitisation of all policies and procedures.
- Outsourcing of financial services and restructure of practice and procedures.
- Bedrock funding and consultancy that is enabling us to restructure the organisation and begin to grow to meet the demands of community needs.

Howgill Family Centre

Trustees' Report for the Year Ended 31 March 2025

- Early Years provision which has led to the successful recruitment of new staff and apprentices in all three settings.
- Expanded the Time to Be Team and increasing the number of schools to fourteen in a wider area of West Cumbria.
- Provision of further training opportunities for all staff.
- Strengthened our relationship with CCC Learning Improvement Service for Early Years who support our managers, deputies and practitioners.
- Continued to invest in developing our future Early Years workforce. Our settings continue to be popular, and we are seeing the growing popularity of all our settings.
- Managed and delivered successful projects supported by grants and personnel from health and other funding bodies.
- Developed and secured funding to assist with our future plans to continue our key projects in support of our redesigned strategy. In common with all other charities, we can only deliver services if we have the funding. This is always an ongoing priority.
- Continued the joint venture in collaboration with Riverside Housing, signing a new agreement, and continue to support young people aged 16-24 and rent out the office space at the Whitehaven Foyer,
- Continued to provide a widening range of training opportunities for our staff across all teams.

FINANCIAL REVIEW AND RESERVES

As at 31 March 2025, the charity held total reserves of £609,491. The charity's current level of free reserves (total funds less the amount held in fixed assets and restricted funds) is £255,043 which enable the organisation to continue its operational activities in the event of any further reduction or cessation of funding. This is above the targeted level of reserves.

Unrestricted funds at the year-end totalled £491,641. Restricted funds at the year-end totalled £117,850. Fixed assets of £236,598 are held for use by the charity (all of which are unrestricted funds) and can only be realised by the disposal of these assets.

The reserves policy has been established to mitigate the main financial risks facing the charity. The Trustees aim to maintain those unrestricted funds that are not committed or invested in tangible fixed assets at a level to provide working capital covering 3 to 6 months of expenditure relating to normal activities and anticipated service delivery. It is expected that, for the next few years, the level of these reserves will need to be maintained at no less than £200,000.

Staff absence from work due to sickness remains a concern but management systems are established and enforced consistently.

The Trustees consider that the charity is adequately funded to meet its current obligations.

Nursery Provision has been supported by Cumbria County Council Early Years entitlement grants, Early Years support grants, fee income and nursery grant funding.

We confirm the charity has satisfactory title to all assets and there are no liens or encumbrances on the assets, except for those disclosed in the financial statements.

The Trustees have given consideration to the major risks to which the organisation is exposed and satisfied themselves that systems or procedures are established to manage these risks.

PLANS FOR FUTURE PERIODS

Over the next 12 months Howgill's plans can be summarised as follows:

- Work together as a Board of Trustees with relevant experience and expertise to strengthen governance of the organisation.

Howgill Family Centre

Trustees' Report for the Year Ended 31 March 2025

- Ensure the continuation and close collaboration between the Board of Trustees and CEO to lead our thriving and growing organisation.
- Outsource financial services such as payroll and bookkeeping to ensure full compliance with Charity and Company law.
- Continue to implement new financial systems across the organisation, using XERO to support financial planning.
- Implement the use of UPSHOT, a monitoring, evaluation and learning system to help evidence impact, where relevant across the organisation.
- Manage the budget efficiently, by holding regular budget meetings and monitoring income and expenditure.
- Organise fundraising events during the year to enable us to provide quality resources for our children and families.
- Ensure there is a suitably qualified, well-trained workforce to deliver our plans by providing opportunities for staff to attend regular training.
- Provide managers and staff with the necessary resources and training to maximise the potential of the organisation's offer within the community by delivery of new projects supported by funding from diverse organisations.
- Work closely with a wide range of organisations and partners to ensure Howgill is at the heart of strategic decision making.
- Continue to look for opportunities to extend the range and scope of our services in line with current thinking and service user need and demand.
- Focus on and develop speech, language and communication in the Early Years and working with parents/carers.
- Extend emotional wellbeing services to a wider range of primary schools.
- Continue to provide good quality Early Years provision in Whitehaven, Cleator Moor and Kells.
- Seek out opportunities to acquire new premises and provide services to more communities.
- Develop new community facilities and services in the Kells area of Whitehaven.
- Work closely with the Whitehaven Family Hub and community groups to extend the reach of our services.
- Make further improvements to indoor and outdoor areas at all our premises, where funding permits.

Small company provisions

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Board on 17 November 2025 and signed on its behalf by:



B Holden
Trustee

Howgill Family Centre

Trustees' Responsibilities in relation to the Financial Statements

The trustees (who are also directors of Howgill Family Centre for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and the Financial Reporting Standard 102 - 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

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

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

Independent Auditors' Report to the Trustees of Howgill Family Centre

Opinion

We have audited the financial statements of Howgill Family Centre for the year ended 31 March 2025 which comprise Statement of Financial Activities, Balance Sheet, Cash Flow Statement 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 at 31 March 2025 and of the charity's resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least 12 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 annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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 Auditors' Report to the Trustees of
Howgill Family Centre**

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Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating 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 trustees' report (incorporating the strategic report and the directors' report) have been prepared in accordance with applicable legal requirements.

Other matters

The prior period financial statements are unaudited.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual 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:

- certain disclosures of trustees' remuneration specified by law are not made; or
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, 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 controls as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Independent Auditors' Report to the Trustees of Howgill Family Centre

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Our responsibilities for the audit of the financial statements

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

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and charitable company's performance;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
 - the matters discussed among the audit engagement team and involving relevant internal specialists, including pensions regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud to be in relation to revenue recognition and management override which, in common with all audits under ISAs (UK), we are required to perform specific procedures to respond to this risk.

We also obtained an understanding of the legal and regulatory framework that the charitable company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act, Charities Act, pensions legislation and tax legislation.

As a result of performing the above, in response to the risks identified, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations. In addition to the above, our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
 - enquiring of management concerning actual and potential litigation and claims;
 - performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
 - reading minutes of meetings of those charged with governance, reviewing correspondence with HMRC;
- and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

**Independent Auditors' Report to the Trustees of
Howgill Family Centre**

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We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

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 the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

.....
Joanne Thomlinson (Senior Statutory Auditor)
For and on behalf of Dodd & Co Limited, Statutory
Auditor

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

17 November 2025

Dodd & Co Audit Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

Howgill Family Centre

Statement of Financial Activities (including Income and Expenditure Account) for the Year Ended 31 March 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Note	£	£	£	£
Income and endowments from:				
Donations and legacies	2	99,360	232,155	331,515
Other trading activities	3	15,745	-	15,745
Investments	4	6,042	-	6,042
Charitable activities	5	715,322	32,784	748,106
Total income and endowments		<u>836,469</u>	<u>264,939</u>	<u>1,101,408</u>
Expenditure on:				
Charitable activities		749,525	241,916	991,441
Total expenditure		<u>749,525</u>	<u>241,916</u>	<u>991,441</u>
Net income/(expenditure) before transfers		86,944	23,023	109,967
Transfers				
Transfers between funds		1,593	(1,593)	-
Net movements in funds		88,537	21,430	109,967
Reconciliation of funds				
Total funds brought forward		403,104	96,420	499,524
Total funds carried forward		<u>491,641</u>	<u>117,850</u>	<u>609,491</u>

All of the Charity's activities derive from continuing operations during the above periods.

The notes on pages 17 to 30 form an integral part of these financial statements.

Howgill Family Centre
Company registration number: 02045632
Balance Sheet as at 31 March 2025

		2025		2024	
	Note	£	£	£	£
Fixed assets					
Intangible assets	11		5,287		-
Tangible assets	12		<u>231,311</u>		<u>235,003</u>
			236,598		235,003
Current assets					
Debtors	13	26,712		26,040	
Cash at bank and in hand		<u>429,657</u>		<u>314,639</u>	
		456,369		340,679	
Creditors: Amounts falling due within one year	14	<u>(83,476)</u>		<u>(76,158)</u>	
Net current assets			<u>372,893</u>		<u>264,521</u>
Net assets			<u>609,491</u>		<u>499,524</u>
The funds of the charity:					
Restricted funds			117,850		96,420
Unrestricted funds					
Unrestricted income funds			<u>491,641</u>		<u>403,104</u>
Total charity funds			<u>609,491</u>		<u>499,524</u>

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

Approved by the Board on 17 November 2025 and signed on its behalf by:



B Holden
 Trustee

Howgill Family Centre
Cash Flow Statement for the Year Ended 31 March 2025

	2025	2024
	£	£
Net cash provided by (used by) operating activities		
Net income/(expenditure) for the period	109,967	(16,669)
Depreciation charges	13,648	13,257
Loss on the sale of fixed assets	1,232	1,411
(Increase)/decrease in debtors	(672)	51,077
Increase in creditors	7,318	12,716
	131,493	61,792
Net cash provided by (used in) investing activities		
Purchase of property, plant and equipment	(16,475)	(85,104)
	(16,475)	(85,104)
Increase/(decrease) in cash	115,018	(23,312)

The notes on pages 17 to 30 form an integral part of these financial statements.

Howgill Family Centre

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

The charitable company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

These financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 19.

Howgill Family Centre

Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

Income and endowments

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measured with a degree of reasonable accuracy and the title to the asset having been transferred to the Charity.

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

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Income derived from events is recognised as earned (that is, as the related goods or services are provided).

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract or where entitlement to grant funding is subject to specific performance conditions. Grant income included in this category provides funding to support programme activities and is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

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

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Howgill Family Centre

Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

Fixed assets

Individual fixed assets costing £500 or more are initially recorded at cost.

Amortisation

Amortisation is provided on intangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

Website costs 3 years straight line basis

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Freehold land and buildings	Straight line over fifty years
Short leasehold land and buildings	Straight line over the life of the lease
Motor vehicles	20% straight line
Fixtures, fittings and equipment	4% - 50% straight line

Trade Debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business. Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Liabilities

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the Charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Operating leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

Howgill Family Centre

Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

Financial instruments

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument. Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Prior period restatement

Adjustments have been made to the comparative figures to adjust the disclosure of income between donations, other trading activities and charitable activities to better reflect the nature of the activities.

Howgill Family Centre
Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations and legacies				
Appeals and donations	9,157	-	9,157	7,717
Grants				
F Scott Trust	-	20,000	20,000	37,800
Cumbria Community Foundation	20,250	33,393	53,643	92,127
The Phyllis Harney Trust	25,000	-	25,000	16,000
Sellafield Limited	-	40,489	40,489	152,119
Well Whitehaven	-	-	-	4,263
National Lottery	-	22,416	22,416	23,176
Souter Charitable	-	-	-	5,000
South Copeland GDF Community Partnership	-	47,279	47,279	54,722
Cumberland Council	7,380	4,309	11,689	552
Copeland Community Foundation	-	36,769	36,769	15,571
Millom Council	-	-	-	720
Garfield Watson	-	10,000	10,000	-
Schreier Foundation	-	2,000	2,000	-
29th May 1961	6,000	-	6,000	-
National Lottery	20,273	-	20,273	-
Hadfield Trust	-	5,000	5,000	-
CRH Charitable Trust	-	10,000	10,000	-
Co-op Food Group	-	500	500	-
NHS NE & North Cumbria	5,000	-	5,000	-
Asda	800	-	800	-
Roberta and Carmella Pignateli Fund	2,500	-	2,500	-
Grants - other agencies	3,000	-	3,000	1,500
	<u>90,203</u>	<u>232,155</u>	<u>322,358</u>	<u>403,550</u>
	<u>99,360</u>	<u>232,155</u>	<u>331,515</u>	<u>411,267</u>

Of the donations and legacies income in 2024, £8,367 related to unrestricted funds and £402,900 related to restricted funds.

Howgill Family Centre
Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

3 Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fundraising	817	-	817	2,316
Use of facilities	3,118	-	3,118	1,320
Other income	11,810	-	11,810	10,870
	<u>15,745</u>	<u>-</u>	<u>15,745</u>	<u>14,506</u>

Of the other trading activities income in 2024, £12,190 related to unrestricted funds and £2,316 related to restricted funds.

4 Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Interest on cash deposits	6,042	-	6,042	4,182

All of the investment income in 2024 related to unrestricted funds.

5 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Cumbria County Council	150	-	150	137,120
Cumberland Council	557,724	32,784	590,508	168,075
Nursery fee income	157,448	-	157,448	197,734
	<u>715,322</u>	<u>32,784</u>	<u>748,106</u>	<u>502,929</u>

Of the income from charitable activities in 2024 £137,120 related to restricted funds and £365,809 related to unrestricted funds.

Howgill Family Centre

Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

6 Expenditure

	Charitable activities	Total 2025	Total 2024
	£	£	£
Direct costs			
Employment costs	744,649	744,649	690,800
Rent	(11,333)	(11,333)	17,000
Insurance	6,116	6,116	6,360
Repairs and maintenance	5,787	5,787	8,463
Premises costs	73,215	73,215	84,722
Communication and information technology	25,848	25,848	26,768
Printing, postage and stationery	4,760	4,760	2,023
Other direct costs	62,204	62,204	64,637
	911,246	911,246	900,773
Support costs			
Charitable donations	3,000	3,000	-
Sundry expenses	5,123	5,123	1,693
Transport costs	2,066	2,066	3,438
Marketing and PR	1,095	1,095	2,626
Accountancy and book keeping fees	14,742	14,742	5,900
The audit of the charity's annual accounts	21,954	21,954	7,688
Independent examiner's fee	-	-	1,500
Legal and professional fees	16,167	16,167	9,765
Bank charges	1,168	1,168	1,502
Amortisation	113	113	-
Depreciation	13,535	13,535	13,257
(Profit)/loss on sale of tangible fixed assets held for charity's own use	1,232	1,232	1,411
	80,195	80,195	48,780
	991,441	991,441	949,553

Of the expenditure in 2024, £433,438 related to unrestricted funds and £516,115 related to restricted funds.

7 Governance costs

	2025	2024
	£	£
Accountancy and book keeping fees	14,742	5,900
Auditors remuneration current year	14,400	-
Auditors remuneration prior years	7,554	7,688
Independent examiner's fee	-	1,500
Legal and professional fees	16,167	9,765
	52,863	24,853

Howgill Family Centre

Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

8 Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £nil).

During the year ended 31 March 2025, no Trustee was reimbursed (2024 - £290 to 1 Trustee) for expenses incurred.

9 Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2025		2024	
	£	£	£	£
Auditors' remuneration - audit services		21,954		7,688
Loss on disposal of tangible fixed assets		1,232		1,411
Depreciation of tangible fixed assets		13,535		13,257
Amortisation		113		-
		13,834		22,356

10 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2025 No.	2024 No.
Charitable activities	39	37

The aggregate payroll costs of these persons were as follows:

	2025 £	2024 £
Wages and salaries	683,115	614,743
Social security	40,159	30,762
Other pension costs	21,375	16,771
Redundancy costs	-	28,524
	744,649	690,800

No employee received emoluments of more than £60,000 during the year.

The key management personnel comprises all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total employee benefits including employer pension contributions of the key management personnel were £53,412 (2024 - £35,969).

Howgill Family Centre
Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

11 Intangible fixed assets

	Website costs £
Cost	
Additions	5,400
Amortisation	
Charge for the year	113
Net book value	
As at 31 March 2025	5,287

12 Tangible fixed assets

	Freehold land and buildings £	Short leasehold land and buildings £	Motor vehicles £	Fixtures, fittings and equipment £	Total £
Cost					
As at 1 April 2024	299,460	40,090	3,175	117,171	459,896
Additions	-	-	-	11,075	11,075
Asset reclassification	-	-	-	(15,889)	(15,889)
As at 31 March 2025	299,460	40,090	3,175	112,357	455,082
Depreciation					
As at 1 April 2024	82,798	34,379	3,175	104,541	224,893
Eliminated on disposals	-	-	-	(14,657)	(14,657)
Charge for the year	6,575	1,716	-	5,244	13,535
As at 31 March 2025	89,373	36,095	3,175	95,128	223,771
Net book value					
As at 31 March 2025	210,087	3,995	-	17,229	231,311
As at 31 March 2024	216,662	5,711	-	12,630	235,003

Howgill Family Centre
Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

13 Debtors

	2025 £	2024 £
Other debtors	12,058	14,738
Prepayments and accrued income	14,654	11,302
	<u>26,712</u>	<u>26,040</u>

14 Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	10,610	-
Taxation and social security	6,927	7,268
Other creditors	41,208	41,430
Accruals and deferred income	24,731	27,460
	<u>83,476</u>	<u>76,158</u>

Creditors amounts falling due within one year includes deferred income:

	2025 £	2024 £
As at 1 April 2024	-	20,650
Amount released to incoming resources	-	(20,650)
As at 31 March 2025	<u>-</u>	<u>-</u>

15 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

16 Operating lease commitments

As at 31 March 2025 the charity had total future minimum lease payments under non-cancellable operating leases as follows:

	Land and Buildings		Other	
	2025 £	2024 £	2025 £	2024 £
Within one year	17,600	-	6,514	4,342
Within two and five years	-	-	2,171	8,685
	<u>17,600</u>	<u>-</u>	<u>8,685</u>	<u>13,027</u>

Howgill Family Centre
Notes to the Financial Statements for the Year Ended 31 March 2025

..... *continued*

17 Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £21,375 (2024 - £16,771).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

18 Related parties

Controlling entity

The charity is controlled by the trustees who are all directors of the company.

Howgill Family Centre
Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

19 Analysis of funds

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General Funds					
General funds	403,104	816,219	(729,275)	1,593	491,641
Bedrock funding	-	20,250	(20,250)	-	-
	<u>403,104</u>	<u>836,469</u>	<u>(749,525)</u>	<u>1,593</u>	<u>491,641</u>
Restricted Funds					
Early Years settings	-	43,302	(10,518)	-	32,784
Good Enough Start	26,672	72,279	(81,950)	(1,593)	15,408
Time to be me	5,480	98,549	(64,305)	-	39,724
West Cumbria Baby Bank (prev Baby Basics)	17,039	32,876	(24,516)	-	25,399
EYS Speech and Language	-	17,933	(15,272)	-	2,661
EYS Parental Engagement	47,229	-	(45,355)	-	1,874
	<u>96,420</u>	<u>264,939</u>	<u>(241,916)</u>	<u>(1,593)</u>	<u>117,850</u>
	<u>499,524</u>	<u>1,101,408</u>	<u>(991,441)</u>	<u>-</u>	<u>609,491</u>

Bedrock funding - unique programme funded through Sellafield and administered via Cumbria Community Foundation which helps a small number of Third Sector organisations in West Cumbria to plan for sustainability, development and growth, and is intended to deliver long-term benefit to the organisations involved.

Early Years Settings – funding for the provision of nursery services.

Good Enough Start – funding restricted to support parents in creating a secure parent-infant relationship. Funders supporting this project include Cumbria Community Foundation, Copeland Community Fund, Sellafield Ltd and Francis C Scott Charitable Trust.

Time to be me - restricted to fund childrens wellbeing, providing a safe and secure environment in which children are able to share and explore emotions, thoughts, and feelings through the therapeutic activities.

Baby Basics - funding to support new mothers and families who are struggling to meet the financial and practical burden of looking after a new baby.

EYS Speech and Language - restricted to support speech and language services for early years children.

EYS Parental Engagement - restricted to support parental engagement projects for early years children.

20 Transfers

A transfer of £1,593 made from restricted funds to unrestricted general funds represents restricted funds received to purchase fixed assets. Once the assets were purchased the original restriction on the funds were met, the funds have therefore been transferred to unrestricted in line with the SORP.

Howgill Family Centre

Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

Prior period

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General Funds					
General funds	251,420	390,548	(389,533)	150,669	403,104
Bedrock funding	43,905	-	(43,905)	-	-
	<u>295,325</u>	<u>390,548</u>	<u>(433,438)</u>	<u>150,669</u>	<u>403,104</u>
Restricted Funds					
Sure Start funds	82,851	-	-	(82,851)	-
Early Years settings	30,843	295,143	(324,936)	(1,050)	-
Phunky Foods	1,800	-	(1,800)	-	-
Good Enough Start	-	104,801	(78,129)	-	26,672
Time to be me	-	20,063	(14,583)	-	5,480
Family Finance	4,114	16,000	(20,114)	-	-
Baby Basics	-	33,972	(16,933)	-	17,039
EYS Speech and Language	53,659	-	(53,659)	-	-
EYS Parental Engagement	5,341	47,229	(5,341)	-	47,229
Kells Centre Development	21,028	25,128	(620)	(45,536)	-
Tangible fixed assets	21,232	-	-	(21,232)	-
	<u>220,868</u>	<u>542,336</u>	<u>(516,115)</u>	<u>(150,669)</u>	<u>96,420</u>
	<u>516,193</u>	<u>932,884</u>	<u>(949,553)</u>	<u>-</u>	<u>499,524</u>

Howgill Family Centre
Notes to the Financial Statements for the Year Ended 31 March 2025

..... continued

21 Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Intangible assets	5,287	-	5,287	-
Tangible assets	231,311	-	231,311	235,003
Current assets	338,519	117,850	456,369	340,679
Creditors: Amounts falling due within one year	(83,476)	-	(83,476)	(76,158)
Net assets	<u>491,641</u>	<u>117,850</u>	<u>609,491</u>	<u>499,524</u>

Prior period

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Tangible assets	235,003	-	235,003	164,567
Current assets	244,259	96,420	340,679	415,068
Creditors: Amounts falling due within one year	(76,158)	-	(76,158)	(63,442)
Net assets	<u>403,104</u>	<u>96,420</u>	<u>499,524</u>	<u>516,193</u>

22 Agency arrangements

During the year, the charity acted as an agent in the collection and distribution of funds on behalf of Purely Nutrition Ltd. The total amount collected was £112,379 (2024 - £112,379) and the total distributed as an agent was £102,875 (2024 - £60,079). The charity received a fee of £10,870 (2024- £10,870) for providing this service, which is included in the income from other trading activities. An amount of £40,064 (2024 - £41,430) is included in other creditors relating to undistributed funds.

During the year, the charity acted as an agent in the collection and distribution of funds on behalf of Cumbria Community Foundation. The total amount collected was £37,060 and the total distributed as an agent was £37,060. The charity received a fee of £940 for providing this service, which is included in the income from other trading activities.