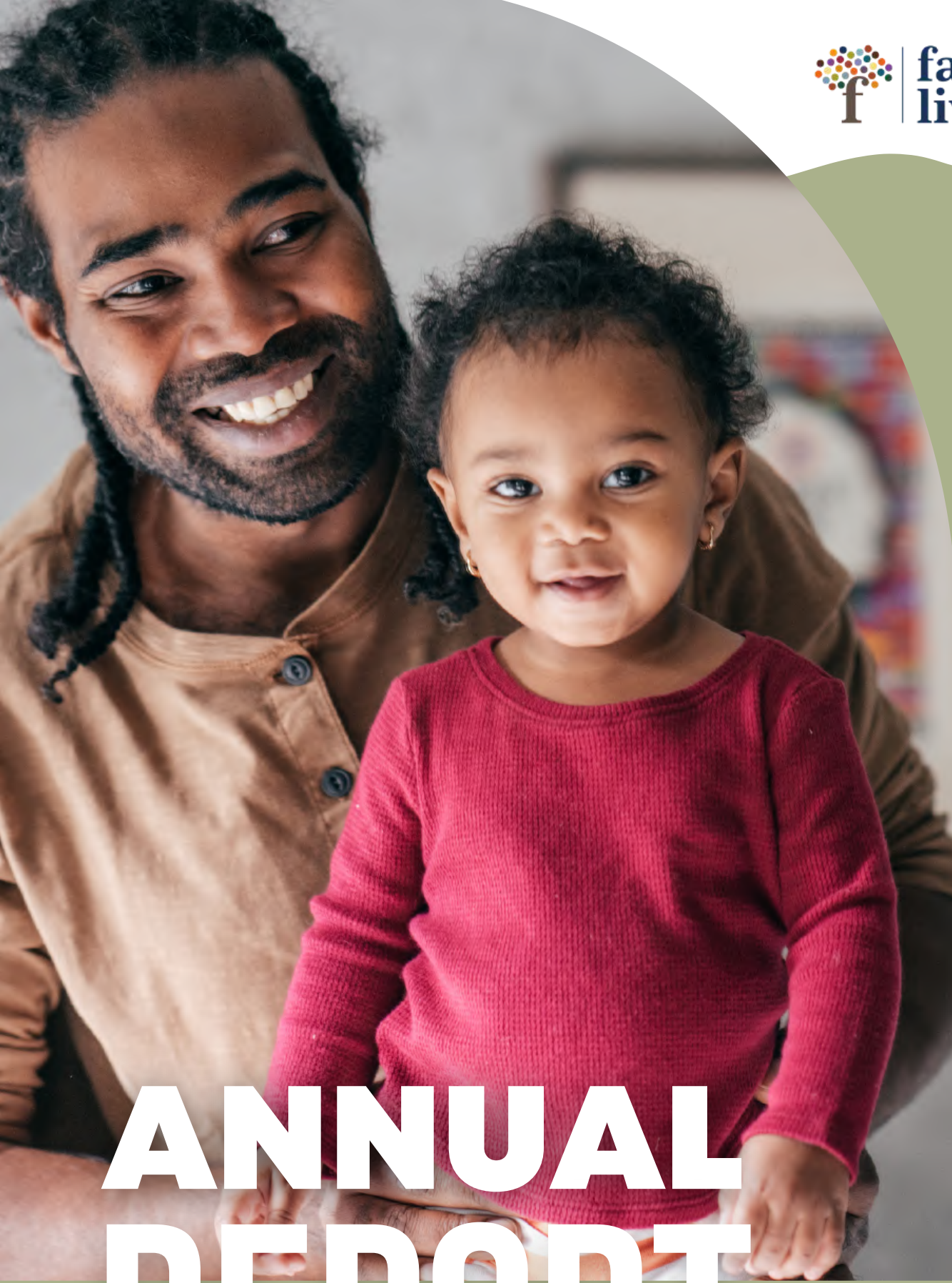




ANNUAL REPORT

2025-2026

Annual Report and Accounts

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WELCOME

FROM OUR CHAIR AND CHIEF EXECUTIVE

Nearly fifty years ago, a small group of parents came together with a simple belief: that no family should have to reach crisis point before they find someone to turn to. We provide that support in different ways – through a reassuring voice at the end of our helpline late at night, a volunteer arriving for a home visit in Camden, a parent in Westminster finding the confidence to speak up for safer streets, a toddler in Doncaster sleeping safely for the first time.



Across our national helpline and digital services, and through in-person projects spanning London and the South East, South Yorkshire, Wales and the Midlands, we supported many thousands of families this year. We helped parents and carers through some of the hardest moments – parental conflict, mental and emotional health, the early days of a new baby – and connected families to the local lifelines they need, from Family Hubs and children's centres to foodbanks and financial support. Our volunteers, the heart of everything we do, gave more than 12,000 hours of their time.

We also kept growing. We launched new services – supporting unpaid carers in Milton Keynes and expanding perinatal support into West Northamptonshire – introduced a popular new course for parents of neurodivergent children and ended the year with a brand-new website.

Most significantly, this year saw us deliver the sustainability and growth ambitions at the heart of our ten-year strategy. On 1 April 2026, Family Lives became part of the Coram group, joining the UK's oldest children's charity to form Coram Family Lives. This is a major strategic step. It allows us to reach more families, work more closely with established Coram services, and – through the Coram Institute – to evidence the difference our work makes as never before. We move forward with the same mission that has guided us for half a century, now with greater scale, reach and resilience behind it.

None of this would be possible without our people. To our staff and trustees, who delivered an outstanding year of support for families while also bringing two organisations together: thank you. And to our dedicated volunteers, many of whom first came to us for help and stayed to help others: you are the reason families trust us, and we are deeply grateful.

You can be part of this too. Whether you can give your time, your skills or your support, you can help us reach even more families. Visit our website to find out how.

Neena Rupani, Chair and Jeremy Todd, Chief Executive

ABOUT

FAMILY LIVES



Family Lives' journey began nearly 50 years ago, when a group of concerned parents came together to volunteer their time with the aim of ensuring that all parents and families had somewhere to turn before they reached crisis point. This continues to be our mission and we are extremely proud that we are still providing vital support to families today. We couldn't do this without the unwavering generosity and compassion of our volunteers and staff who know that the right support at the right time makes all the difference.

This last year has continued to be challenging for families. But throughout we have remained committed to supporting families with whatever they're going through seeking ways to secure a more financially sustainable future.

We believe in the power of active support and understanding. That's why we offer a comprehensive suite of resources, including our national helpline, support via our online chat, WhatsApp, and email, and a resource-rich website offering hundreds of advice articles and a wide range of free online parenting courses.

For families in need of more intensive, in person support, we provide a range of direct services across various locations in England and Wales. Our range of programmes addresses the wide spectrum of challenges families face. From supporting parents who have a child with mental health needs, working with couples in conflict, to helping new parents access antenatal support services. We're here to work together with families to help them build resilience, increase parental confidence and ensure they feel part of their local community, wherever that is.

The expertise, generosity and compassion of our staff and volunteers is at the heart of everything we do, and we work together with them to support families across the country. We are, and have always been, a volunteer-led organisation – we simply could not do it without them working alongside our staff. Many of our volunteers began their relationship with us as service users but have stayed to support others on their journey, a testament to the support they themselves received and we are grateful for the gift they are now giving others.



MISSION

We build better family lives together



VISION

Families should have access to active support and understanding



OUR VALUES

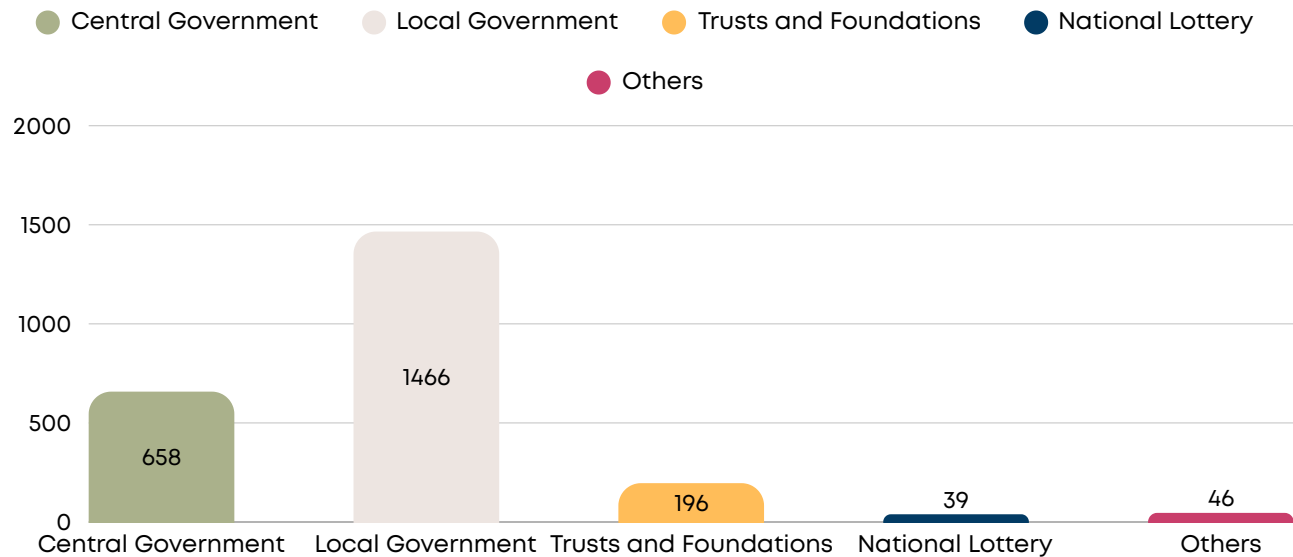
Collaborative
Compassionate
Trustworthy

OUR FINANCES

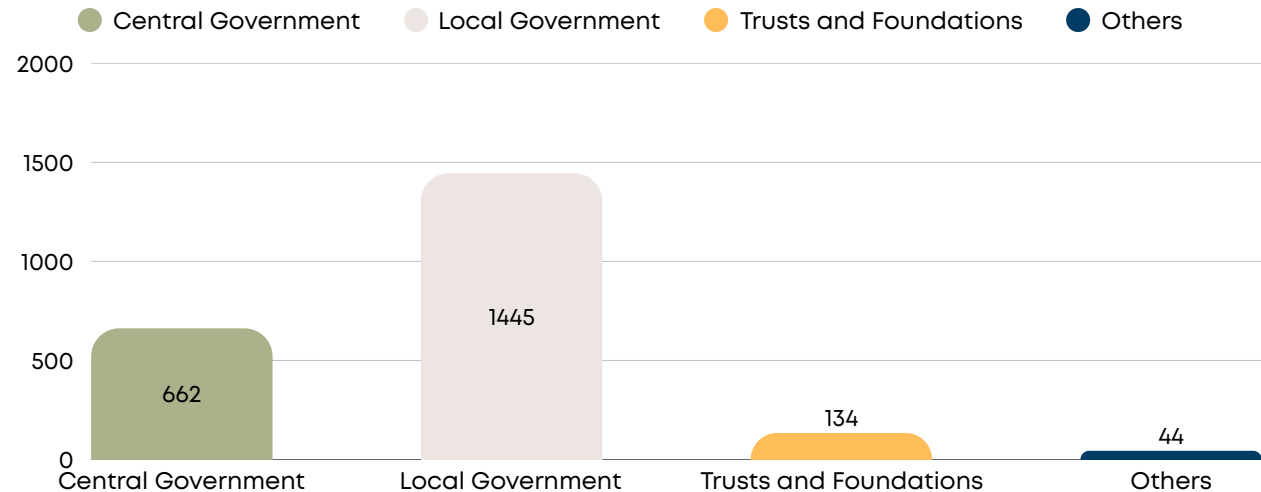
SUMMARY



Funding received 2026: £2,405,000
Source of income (£'000):



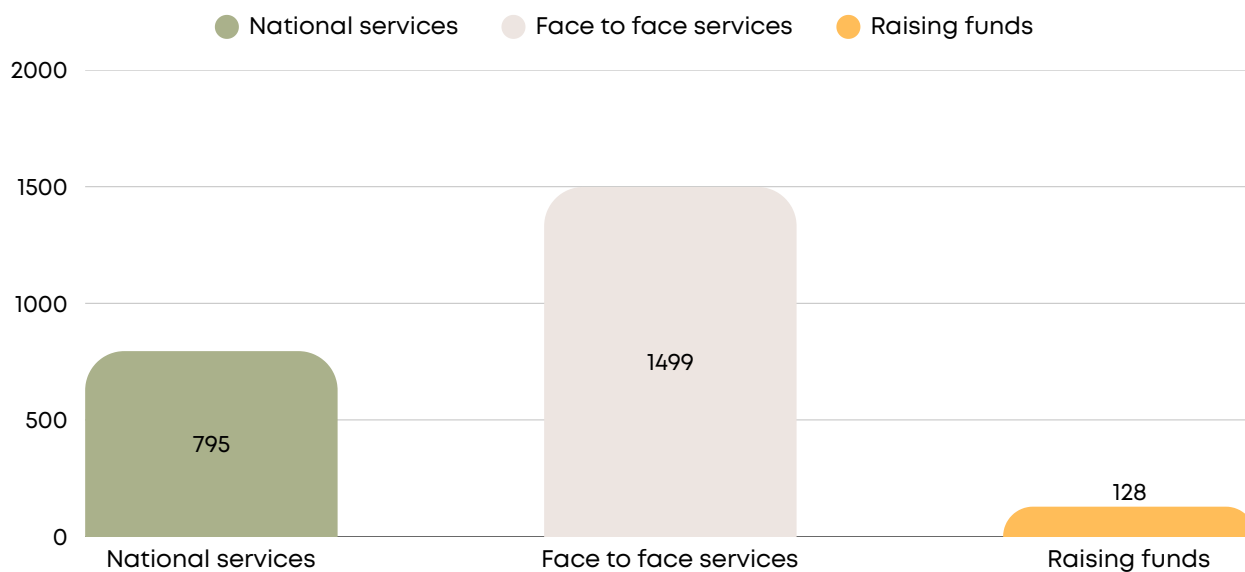
Funding received 2025: £2,285,000
Source of income (£'000):





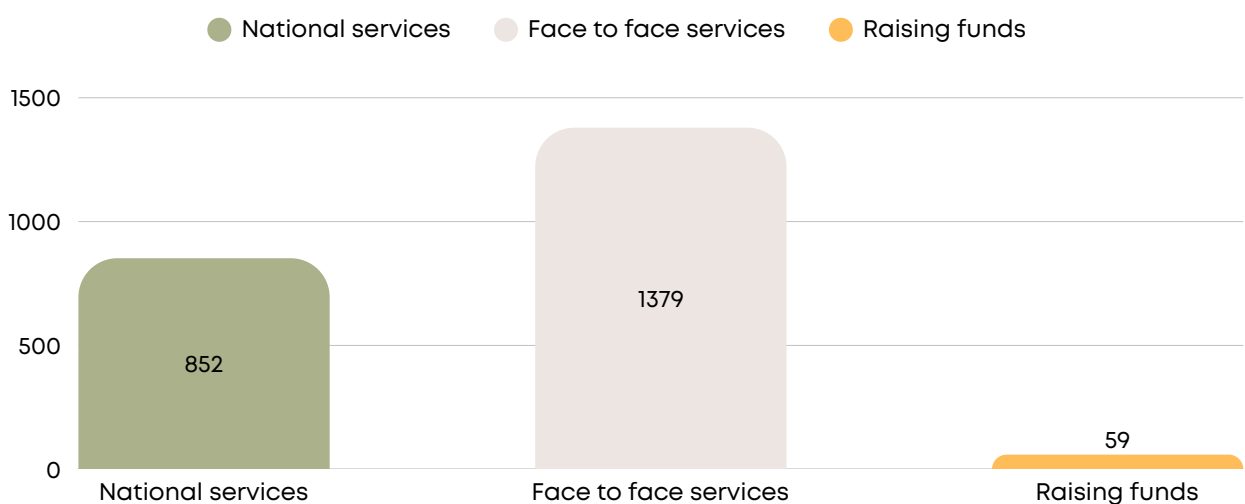
Summary of expenditure 2026: £2,422,000

What we spent the funding on (£'000):



Summary of expenditure 2025: £2,290,000

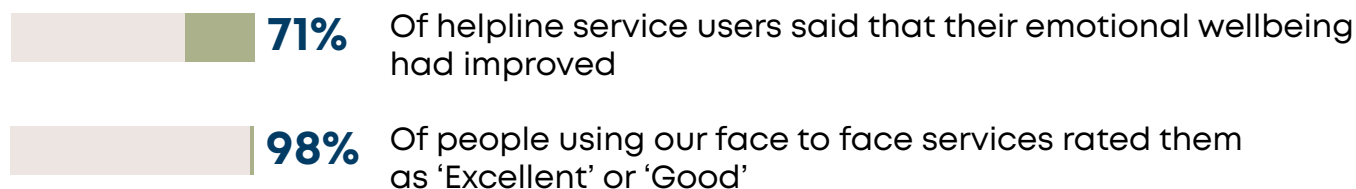
What we spent the funding on (£'000):



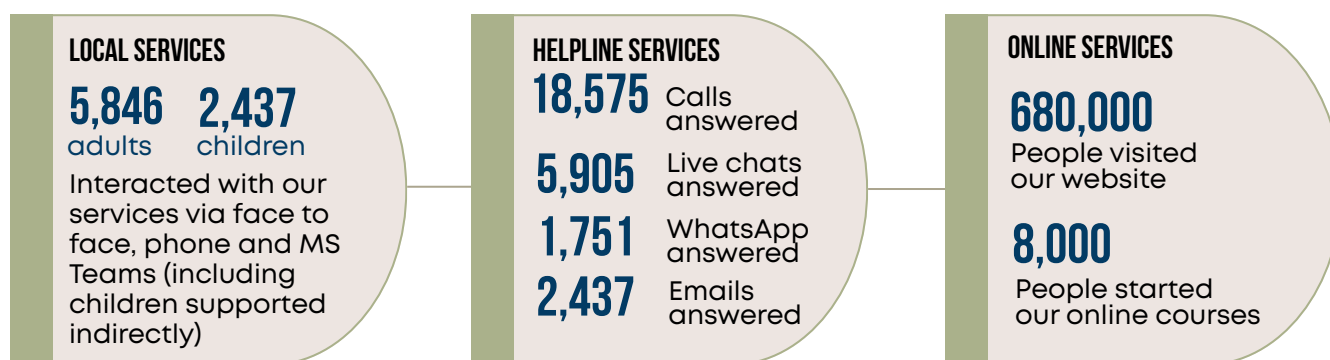
OUR IMPACT

2025-26 SUMMARY

HOW WE HELP FAMILIES

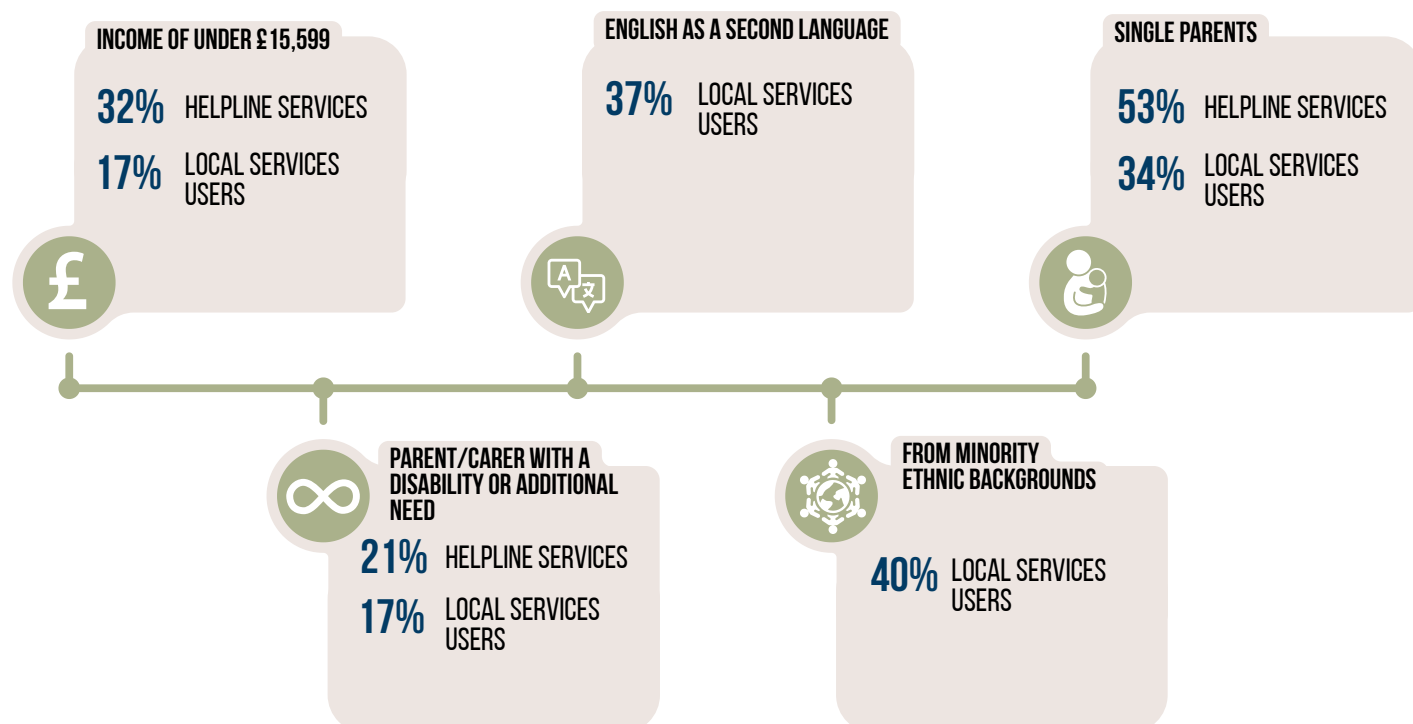


OUR REACH



WHO WE SUPPORT

We are proud to be available to everyone who needs us in all areas of the UK. However, we are particularly proud to reach those seldom heard in our communities who can also be the most vulnerable.





OUR STRATEGY

2025 to 2035

Since our beginnings nearly 50 years ago, Family Lives has supported families from the very first days of becoming a parent through to the teenage years and beyond. We are proud to offer support across this age range so that families can turn to us whenever they need us.

Our strategic plan focusses on making best use of technology and AI, demonstrating our impact, maintaining volunteer numbers and increased financial stability. Over the last year we have worked towards the changes we need to make to ensure we can keep supporting as many families as possible.

OUR PLANS FOR 2025 TO 2035

Our strategic aims set out the difference we want to make:

Parents are resilient and empowered to achieve the best outcomes for their children

Parents are confident in their parenting and enjoy positive communications and relationships with their children and wider family

Parents are more able to seek support, engage with and are connected to their community (local or virtual)

WE'LL ACHIEVE THIS BY

- Maintaining the volunteer base needed to deliver our services and provide volunteers with a rewarding experience
- Increasing our financial stability by diversifying funding streams and securing longer-term funding
- Keeping up with emerging technologies and AI, and harnessing the benefits to deliver services and improve efficiency
- Identifying where partnership and collaborative working will further benefit the work we do
- Improving how we measure and demonstrate our impact
- Raising awareness of the changing needs of families and how our work addresses these and be a 'go to' organisation

OUR VOLUNTEERS

Family Lives' roots are as a volunteer-based organisation and we are proud they still play a vital role in our support for families today. Our volunteers all give their time, compassion and commitment – be it our board of Trustees, volunteer befrienders in the community, or those answering calls on our helpline and live chat service, ready to offer a listening ear to whatever issue the caller brings.

We are incredibly grateful for everything our volunteers do and for joining us on our journey. We are proud to hold the Investing in Volunteers quality standard for good practice in volunteer management, which sits alongside our Queen's Diamond Jubilee Volunteering Award.

Although it can be difficult to continually recruit enough volunteers to meet the needs of our families, we remain committed to being a volunteer-based organisation as we recognise the value of this for both the families supported, and for the volunteers themselves. Volunteers frequently report improved wellbeing, improved connections to their community and many feel supported to go on to further education or gain employment both within our organisation and further afield.



Over the last year, our volunteers donated over **12,000 hours** of support through our helpline, online and face to face services. We continue to develop strong links with colleges and universities to offer volunteer placements to students, particularly those studying counselling or social care. And we are also incredibly proud that many of the parents we support, decide to become volunteers themselves for Family Lives.

All our volunteers receive substantial training before going on to support families. This is followed up with ongoing professional development and supervision. Our helpline volunteers undertake a 30-hour training programme to ensure they are equipped to become skilled and effective call takers. They support callers with a wide range of issues with care and respect. At the end of this year we have 70 helpline volunteers, 41 of whom trained this year. Our volunteer befrienders out in the community also receive appropriate training for their role.



Hours donated by volunteers through helpline and face to face services



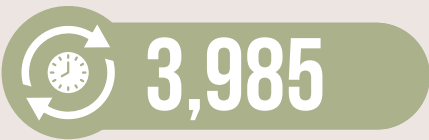
£235,205



Helpline services hours equated to



£154,867



Face to face services hours equated to



£78,066



Admin hours for helpline services equated to



£2,272



HOW WE SUPPORT FAMILIES

HELPLINE, LIVE CHAT AND EMAIL SUPPORT

We have continued to provide vital universal support through our helpline, live chat, WhatsApp and via email. We have answered tens of thousands of calls, chats and emails providing advice and support on parenting and family issues despite the challenges of how families find us online due to the increasing use of AI and chatbots.

We achieved this thanks to our staff and the contribution and commitment of our dedicated volunteers across the country, who donated over 8,000 hours of their time answering helpline calls and live chats.

Parents, carers and wider family members contact us at times when they are most in need of a listening ear to support and guide them, often in highly distressing situations with nowhere else to turn.

Our staff and volunteers use a guided process to enable the parent or family member to explore the reasons for their own or their child's difficulties and consider further actions they could take to improve their situation.

We receive calls about all sorts of issues that families are dealing with, but over the last year top issues have included issues around divorce, separation, emotional and mental health.

WHO CONTACTED US FOR SUPPORT

Family Lives ran a user survey with 227 responses in September and October 2025. The survey identified that our service is reaching vulnerable families facing complex issues, often at the point of crisis or overwhelm.

Almost half (45%) have children in the 0-5 age group, a vital stage of childhood development, and a third are on household incomes below the poverty line.

With 79% of callers contacting the service for the first time, the data suggests both a high level of unmet need and the service's continued ability to reach new families who may not have accessed support previously.

The survey showed that our services:

- Improve parental wellbeing
- Improve family relationships
- Ensures families access appropriate
- Prevent risk of harm
- Reduce pressure on statutory services
- Bridge gaps in statutory support

WHO USES OUR NATIONAL SERVICES



43%

Of our callers are mothers

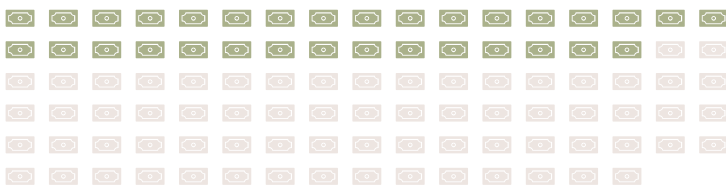
(Last year: 49%)



24%

Of our callers are fathers

(Last year: 26%)



32%

Of callers are on a household income of below £15,599 per annum

Meaning they are living below the poverty line
(Last year: 28%)



21%

Of our callers have a disability

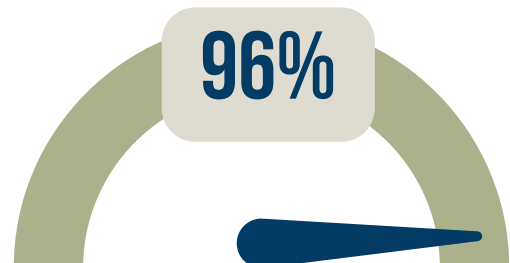
(Last year: 22%)

FEEDBACK QUESTIONS ASKED AT THE END OF CALLS SHOW THE FOLLOWING



Of callers were satisfied with the service they received

(Data from February 2025)



Said they felt more confident to deal with their situation as a result of calling

(Data from February 2025)

HOW WE SUPPORT FAMILIES

ONLINE ADVICE AND SUPPORT

Over the last year we have continued to maintain our advice website which already has hundreds of articles and videos for parents covering all ages and stages. We have focused on improving some technical elements to make it easier for more people to find us online via search engines and over the last half of the year worked to move our website to a more modern and efficient platform.

Our online parenting courses continue to be very popular covering topics including having a new baby, bringing up confident children, coping with teens and coping with sibling arguments. We are working to introduce six new courses over the next few years based on what families tell us they want support with.





OUR IMPACT

DEMONSTRATING OUR IMPACT

Family Lives uses Outcomes Star as our primary tool to demonstrate the impact of our work with families, alongside other tools which are specific to project focus. Outcomes Star is an evidence-based approach which can be completed within the one-to-one support we provide as part of our services. The Stars enable us to measure impact in a way that is useful and engaging for staff, commissioners and families.

The Stars put the family at the centre of the work. The initial assessment is used to identify with the service user where they are on each of the Star's scales and helps to structure key work thereafter. The visual nature makes it easy for parent and practitioner to track progress and to pinpoint strengths and the areas where support is needed so that they can develop a targeted change programme. The Stars break outcomes down into smaller steps, providing a measure of distance travelled towards meeting outcomes.

Family Lives invest in training and many of our staff are trained and licensed to use Outcomes Star. The team provide ongoing support to practitioners and managers in integrating the Family Star Plus, and where appropriate the Parent and Baby Star, into working systems and as a management tool. Each star has a number of different outcome areas. Where we have provided evidence of impact, this is based on the improvement seen across the different areas of the star. For example, the Family Star Plus has eight outcome areas that are essential to helping families thrive such as the children's behaviour, the parent's wellbeing and family routine.

OUR IN-PERSON SUPPORT SERVICE

Family Lives delivers a wide range of in-person support services across the UK. From Doncaster in the north, Cardiff and the Vale in Wales to working in multiple boroughs across London. In most cases we work to provide service on behalf of the local authority to meet specific local needs, such as our outreach work in Westminster or providing our ante and perinatal peer support service in Camden.

EARLY YEARS SERVICES

PARENTS MATTER (PERINATAL AND ANTENATAL) WELLBEING SERVICE IN CAMDEN

We have worked in Camden for the last four years supporting expectant parents and parents with children up to 24 months of age living in Camden, with a focus on those who may be feeling isolated or needing emotional support.

It is available to both mums and dads, whether they are having their first baby or welcoming a new sibling, offering practical and emotional support that no other local service currently provides.

Volunteers from the Camden community are at the heart of this service, supporting families through up to eight home visits, alongside texts or online meetings, providing a reassuring listening ear as well as vital emotional support. Our volunteers, many of whom speak the families' own language, play a vital role in helping improve parents' mental health and wellbeing, reducing social isolation, building their confidence and strengthening parent-baby relationships which we know are so important for a child's outcomes.

Families are also welcomed to online and face-to-face parenting groups where they can meet other expectant and new parents in the area and be signposted to local services and resources to ensure they feel connected and supported beyond the lifetime of the support they receive from us.

Over the last year we have seen significant progress and strong outcomes, with seven new volunteers joining the service. Their diverse languages and cultural backgrounds have strengthened our ability to support Camden's communities. All volunteers are trained and appropriately vetted and are now shadowing staff, supported by regular supervision and practice development sessions.

Our engagement with families has also grown, with the successful delivery of our fourth Sharing Space Session in March 2026 and two well-attended holiday activity trips to the Postal Museum. Families accessing this service report feeling less isolated, more confident, and better able to cope with the challenges of early parenthood.

Our volunteer-led model has strengthened community connection, with volunteers offering culturally and linguistically appropriate support that helps parents feel understood and included when they so often face barriers in accessing appropriate support. The volunteer programme has also had a strong social impact, with several of them progressing into education and employment, and three moving into paid roles within the service. This demonstrates the value of our training, supervision and development pathways, and the wider community benefit of our model.

OUR REACH

Perinatal service

103 New parents engaged

146 New parents received information

Antenatal service

43 Families engaged

CASE STUDY

A Camden mum was referred to the service shortly after giving birth. She was caring for two other young children, one with developmental needs, and had experienced a traumatic birth. With no family support of her own and limited involvement from her in-laws, she felt isolated, exhausted, and overwhelmed. Dad worked full time, leaving her with little practical or emotional support.

The Family and Volunteer Support Worker completed an initial and follow-up assessment to understand her needs. Mum shared concerns about sleeplessness, low confidence, and guilt around supporting her child with additional needs. She had no local support network and felt anxious about attending groups, partly due to English not being her first language.

A volunteer was introduced to accompany her to stay-and-play sessions and speech and language appointments, offering emotional support and helping her build confidence. Although not ready for talking therapy, Mum gradually engaged more in the community.

She valued the non-judgmental support and requested a referral to Good Work Camden to develop skills for future employment. We supported the family by reducing isolation, improving confidence, parent-child relationships were strengthened and the family has greater awareness of local support services. The mum now feels more equipped to navigate challenges and access help independently.



IMPROVING CHILDREN'S SCHOOL READINESS THROUGH THE HOME-LEARNING ENVIRONMENT

According to the latest Government figures, over a third (37%) of children are starting school without the basic skills they need for the classroom. We are pleased to continue supporting families with the home-learning environment and improve their child's school readiness through the evidence-based programme ParentChild+ which we deliver in Westminster and the Royal Borough of Kensington and Chelsea (RBKC).

Over the last almost 3 years we have supported 162 families in Westminster and RBKC to interact with their child through play and reading so that they are better prepared to start school.

Trained home visitors support families with children aged between 20 months and 2.5 years through weekly one-hour sessions over a nine-month period. During each visit, they bring books and fun, interactive activities that help strengthen the bond between parent and child, as well as creating a rich learning environment in the home.

The sessions also support the development of children's communication and social skills.

We are very proud that ParentChild+ is deeply embedded in these areas now, receiving referrals from a wide variety of sources including community nursery nurses, health visitors, early years family practitioners, as well as our own staff working in the community.

Our home visitors have increased their presence in Family Hubs, helping to build strong working relationships with the Early Help professionals which supports a better integrated approach to supporting local families.

The long-term programme supports parents to form strong, positive relationships with their home visitor which increases parents' confidence, encourages them to attend Family Hub sessions and some parents also go on to sign up for English for Speakers of Other Languages (ESOL) classes.

A total of 53 families joined the program since March 2025

OUR REACH

Royal Borough of Kensington and Chelsea

23 Families are currently active

3 Families disengaged after completing 3 sessions

0 Families disengaged before completing 3 sessions

Westminster

25 Families are currently active

2 Families disengaged after completing 3 sessions

0 Families disengaged before completing 3 sessions

OUR IMPACT

- Families feel less isolated and more confident to attend sessions at Family Hubs and other parenting courses.
- Strengthens parent and child relationships, families gain confidence in interacting, playing and communicating with their children, helping to build secure attachment.
- 37% of children so far on the programme are either suspected, being assessed or on a formal diagnosis for special needs. Considering their challenges and delay, they are making progress with their Child Behavioural trait (CBT) assessments from beginning of programme to end. For those that have not met the milestone for the CBT, it appears the parents and their Parental Involvement in Early Learning (PEIL) scores are still being achieved.

CASE STUDY

The Early Help team referred a family to ParentChild+ after they relocated to London from the north. The family had a 2-year-old and were expecting their second child and they lived in a multi-generational household. There were concerns about the 2-year-old's delayed speech and over clinginess and the parents struggled with effective ways to play with their toddler.

Our weekly home visits focused on play-based activities, alongside strategies to support the 2 year old's communication, with the sessions adapted to take place in local parks after the birth of the family's second child to build their confidence.

As a result of taking part in ParentChild+, the 2-year-old's vocabulary increased and they began to use simple sentences, the family established tie to read each day and the family's confidence grew.

The parents described the programme as highly beneficial and highlighted their child's improved speech and was now actively engaging with books.

TOWER HAMLETS

The main aim of the Empowering Parents Empowering Communities programme in Tower Hamlets is to improve outcomes for families with children aged 0–3. It strengthens parenting confidence, builds practical skills, and supports overall family wellbeing. Targeting families who may feel isolated or face challenges, EPEC also trains local parents as peer leaders, creating sustainable community support networks and encouraging shared learning.

Over the last year we have also delivered the Triple P Baby programme which supports parents with babies up to 12 months old in developing the skills, confidence and knowledge needed to care for their baby and promote healthy early development.

Working closely with the local authority, we have successfully delivered a total of 12 well-attended training courses over the last year, demonstrating both the demand for and the value of these initiatives. The impact on participating families has been particularly encouraging. Parents reported increased confidence and self-esteem, alongside noticeable improvements in family dynamics at home.

Many parents shared that their relationships with their children became more positive and supportive, while communication within the household strengthened overall. In several cases, couples also experienced improvements in their relationships, highlighting the wider benefits of the training beyond parenting alone.

The programmes also support wider social value with benefits for parents in other ways, such as for some parents where English is not their first language, their attendance led to an improvement of their English language skills, increasing their ability to engage more fully in group activities and in their communities. Others were inspired to continue their development by enrolling in further training opportunities, volunteering, gaining employment, demonstrating longer-term positive outcomes beyond the initial training.



OUR REACH

127

Families took part in the Empowering Parents, Empowering Communities (EPEC) and Triple P Baby training programmes.

OUR IMPACT

- Participants reported increased confidence and reduced stress
- Participants reported a better understanding of infant development and responsive, positive parenting

The facilitators were very useful and well planned sessions. The most helpful things were learning how to support my baby's development through daily routines and understanding how to respond calmly in challenging situations. It gave me confidence and reassurance in my parenting decisions.

WESTMINSTER 0-5 BEFRIENDING

Our befriending service in Westminster supports families who need emotional and practical support. Together with the family, we address issues such as financial distress by sourcing food vouchers, charity grants and budgeting support.

We work alongside families to reduce isolation by connecting families with children's centres, children's activities, local support groups, and emotional support through meeting with a volunteer each week. Issues we support families with can be very practical, such as supporting a family experiencing antisocial behaviour from their neighbours, supporting with food vouchers, seeking grants for furniture and making the best of overcrowded living spaces in a busy London borough.

Our service also helps families with their children's learning, behaviour and emotions by connecting families with training and workshops around parenting, neurodivergence, behaviour management as well as offering support from volunteers to establish good parenting strategies.

Over the last year, we have found new ways to address a shortage of volunteers by introducing Family Hub Volunteers who spend at least one day a week supporting families over the phone and in person from the office. This has been very successful as volunteers are surrounded by professionals who can support them at all times and are able to ask lots of questions and observe other staff. They are also able to take on higher caseloads and support families both emotionally and practically.

OUR REACH

41 Families supported

The introduction of Family Hub Volunteers has also increased family engagement as they do not have to wait a long time to be matched with a volunteer.

OUR IMPACT

94%

Of families made progress in at least 1 area

92%

Of families made progress in at least 2 areas

90%

Of families made progress in at least 3 areas

The three most improved areas were How I Feel, Keeping my Children Safe and Children's Emotions.

DONCASTER FAMILY SUPPORT

Our service in Doncaster, South Yorkshire, supports families with children aged 0-5, with a specific focus on children under 2 living in Doncaster City. We aim to support families by increasing parents' confidence and capacity, empowering parents/carers to effectively promote and support their children's developmental needs. In addition, we work to reduce health inequalities and strengthen existing formal and informal support networks to improve children's outcomes and ensure children and families thrive.

We support families by developing resilience and enabling parents and carers to sustain the changes they make which helps to reduce or prevent needing more specialist interventions. We also support families who have been 'stepped-down' from statutory services.

Alongside the wider family support, we work in partnership with the local Family Hub to support the Mexborough safe space to sleep programme. This involves taking beds, mattresses, Moses baskets, bed and bedding and bed-time bags to families, exploring any further support needs and offering families one to one support.

We offer information and guidance in the home to ensure families are aware of how to access wider support and that this was provided where needed. We completed 35 safe sleep evaluations capturing the positive impact of the sleep support on families.

On average each family received a minimum of two to four contact sessions with our team.

OUR REACH

61 Families supported of whom 14 were requests for safe sleep support

Listened, gave reassurance, I was made to feel that my feelings were valid. Respected what I wanted and needed out of each session, sometimes plans changed due to my own circumstances. The sessions were still then completed in a different way to support my feelings.

OUR IMPACT

72%

Report that the service has increased their understanding of their child's behaviour, development and support needs

81%

Have developed coping strategies, techniques or are using new resources

81%

Report that these have made an impact for their family with 63% noting this impact as very effective

63%

Report feeling more empowered and confident in their parenting abilities since accessing the service



CASE STUDY

Parents requested support with their two adopted children, who have differing complex needs and trauma. The parents believed they were not receiving the full support they were entitled to and deserved and felt 'pushed away and unheard'. The differing opinions between medical professionals, advocating for a full assessment and the nursery disagreeing left them feeling that they were doing something wrong.

Family Lives helped us navigate a whole professional approach, find a voice and ensure all professionals support as well as they can. The nursery is more on board with our thoughts and feelings and have applied for funding for additional support. We have started to receive more post-adoptive care and are hoping this will help with trauma. I was referred for counselling... to help me to talk through the children's needs and am now aware of other talking therapies and may utilise them in the future. I am finding time for myself and my child is happier.

WEST NORTHAMPTONSHIRE PERINATAL SERVICE

This new service started at the end of 2025 and provides support to families during pregnancy and the first two years of their child's life. The main aim is offering prevention and early intervention for perinatal mental health and any difficulties with the relationship between parents and baby.

We do this by supporting parents to build a positive relationship with their baby, increase parents' enjoyment and confidence in parenting and prevent more serious issues. New parents can often feel quite isolated and we address this by supporting them to build strong connections with their local community.

Although this service and the local Family Hub network in the area are still in the early stages, we have been able to

establish successful and effective partnerships with the Family Hub and Thriving Families and are working towards becoming embedded in the fabric of the support systems network. Together we are jointly mapping local services to ensure we avoid duplication and find the best fit for all in the pathway.

This is enabling our service to evolve flexibly and where there are gaps to become a needs-led service that is delivered in a meaningful way. The service has been well received and is being promoted widely. As part of our partnership work our Family Support Coordinator has completed her Solihull training with the Family Hub to extend the breadth of delivery across the area.



CHILDREN AND TEENS

WESTMINSTER PARENT CARER CHAMPIONS NETWORKS

Our Parent Carer Champions Network supports parents in the London borough of Westminster whose children are aged 10-16 years old (up to 25 for young people with SEN or additional needs), and may be at risk of grooming, exploitation or are transitioning to secondary school. It also supports parents who are struggling with their child's behaviour, need support navigating education, criminal justice, or social care systems or need support through personal challenges.

The service is part of a wider initiative within Westminster to reduce serious youth violence. As an early intervention programme, the network aims to give parents a platform to discuss community safety, gain knowledge and confidence to understand and respond to the challenges that can arise for children and young people.

We support families by providing clear information, safe spaces to share concerns, and opportunities to connect with others. Volunteers from the local community are a vital element and we train them to be able to provide support to their peers on topics such as gangs and grooming, drugs and online safety.

The volunteers also play a key role by offering one-to-one and group support, linking families to services, and helping to run group sessions and other activities.

This year we have delivered two particular highlights. A parent who had accessed our services led our 'Embroidery for Culture' sessions, bringing parents together to create a Community Safety Quilt, made up of embroidered patches reflecting their views on safety as local residents. The sessions created a safe and supportive space for sharing lived experiences and have increased parents' engagement with the service. They were able to learn about community safety from peers, PC volunteers, and visiting practitioners, alongside developing creative sewing skills. The quilt was exhibited locally alongside findings from a Community Safety Survey, helping to spark wider conversations about safety and youth violence.

Another initiative was the Bleed-out Kit Campaign which was inspired by personal experiences supporting local young people, homeless individuals, and families. A parent champion launched the campaign to improve the availability and visibility of bleed-out kits in Westminster. She is currently engaging with local councillors to help drive this work forward.

OUR REACH

133

Families including Parent Champion volunteers

59

Parent and family workshops sessions delivered

OUR IMPACT

100%

Reported an increase in their understanding of gangs, grooming, Stop and Search, and the health risks linked to drug use.

80%

Volunteers felt well-prepared and more confident supporting parents on local safety and gang issues.

Family Lives have boosted my confidence to go out and speak more in the community. I have raised awareness of how important it is to get bleed kits out across Westminster and speak about gangs, grooming and exploitation. I thank Family lives for giving me this opportunity.

LEWISHAM PARENT CARER CHAMPIONS NETWORKS

We support parents whose children are at risk of exploitation in the London borough of Lewisham. We provide opportunities within the community for parents or carers to train as Parent Carer Champions to provide therapeutic listening support to vulnerable parents and signposting to relevant services across the borough.

The PCCN model is a community-based, relational support approach that places trained parents with lived experience alongside families to provide early, non-clinical intervention. The model combines 1:1 emotional and practical support for parents and carers; peer-led befriending and coaching, navigation and advocacy across schools, CAMHS, GPs and Family Hubs alongside culturally responsive, trauma-informed practice, particularly for families facing barriers to accessing statutory services.

This service aligns with Lewisham's Family First approach, placing the needs, strengths and voice of the whole family at the centre of support.

This approach focuses on early help and prevention, works with parents as partners, takes a whole family approach, and enables step-up and step-down support alongside CAMHS, ensuring families are not left without help while waiting for, entering or exiting clinical services. The service also aligns closely with Family Hub and school based early help models, reducing fragmentation and duplication across the system.

For the families supported by the network, signposting alone or referral to a 'one-size-fits-all' parenting programme is often not appropriate. Many parents experience low engagement with group-based or generic interventions due to trauma, anxiety, stigma, cultural barriers, language needs, previous negative experiences of services, or a lack of trust in statutory systems. Without relational, tailored support, these families are at high risk of disengagement.

OUR REACH

75 Families supported

167 Children benefitted indirectly

OUR IMPACT

We were invited by Trinity Lewisham School to provide ongoing support at school coffee mornings. This partnership enables early identification and support for parents, reduces escalation into behaviour or management, and strengthens relationships between families and the school. Engaging with families through the school provides a trusted, accessible route for parents who may be reluctant to approach statutory services, supporting prevention and inclusion.

I just want to say thank you so much for the support you've given me... You have helped us work on positive communication at home, and you have acknowledged and built on the work I am already trying to do with my daughter. When the knife crime happened at school, she felt safe and supported speaking to you which made a huge difference. She is far more relaxed and open talking with you, compared to the pastoral team at school. I know it's still early days, but this support is really needed to help her maintain her emotional wellbeing and prevent her mental health from deteriorating.

HILLINGDON PARENT CARER CHAMPIONS NETWORKS

The PCCN Service in Hillingdon forms part of the Making Hayes Safer (MyEnds) programme and delivers specialist parental support and positive boundaries interventions to parents whose children are at risk of exploitation and associated harm. The service focuses on early intervention, trusted community engagement and peer-led support through Parent Carer Champions, helping parents develop confidence, emotional resilience and practical strategies to protect and support their children.

Parents experience increased confidence in managing their child's behaviour, improved emotional regulation and self-care and a stronger understanding of boundaries, communication and de-escalation. They report feeling listened to, valued and supported through non-judgemental relationships.

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They report feeling listened to, valued and supported through non-judgemental relationships.

Parents highlighted learning such as knowing when to step back rather than react, using reflective listening and emotional support and a greater awareness of their child's emotional needs. For the children and young people, they experience improved confidence in expressing themselves and a stronger understanding of personal boundaries. After engaging with our support, they are more willing to talk about feelings and have a greater sense of identity and self-worth.

The PCCN Service in Hillingdon delivered wide-reaching preventative impact, engaging parents, children and communities at scale through trusted, community-based approaches. Despite funding and capacity challenges, the service strengthened parental confidence, supported vulnerable young people, and built meaningful partnerships that contribute to safer families and stronger communities in Hayes. The service was also recognised by the London Mayor's Office for its outstanding Achievement to support families.

OUR REACH

287 Families supported

324 Children supported

14 Parent/Carer champions were recruited

EALING AND LEWISHAM TURNAROUND PROJECT

The Ealing & Lewisham Turnaround project was an early-intervention family support programme supporting families where a child was involved in, or at significant risk of involvement in, the Youth Justice System.

Between May 2025 and April 2026, we received funding to enable us to provide intensive, time-limited support to reduce family conflict, strengthen relationships and improve outcomes for children and young people.

Funding from the Swire Charitable Trust enabled the continuation of a dedicated Family Support Worker at a time of reduced statutory funding and rising demand.

Lewisham Turnaround project exceeded its target and delivered significant impact for families experiencing high levels of conflict and youth justice risk.

The project improved parental confidence, reduced isolation, strengthened advocacy and contributed to safer outcomes for young people, demonstrating the clear value of early, family-focused intervention.

Through intensive family support over an average 3-month period we were able to support parents through one-to-one sessions around boundaries, communication, emotional regulation, joint parent-child sessions to rebuild trust alongside group-based parent support to reduce isolation. In addition, we provided advocacy with schools, Youth Justice, CAMHS and social care, and signposted and referred families to specialist and community services

OUR REACH

158 Families supported

OUR IMPACT



FAMILY BEFRIENDING

WESTMINSTER EARLY HELP

Our Early Help service in Westminster supports families who need emotional and practical support. Targeted at families with children aged 0-16 who have been stepped down from the local authority's early help team, we address issues such as when a family is in financial distress by helping acquire food vouchers, charity grants and providing support with budgeting.

We support families feeling isolated by connecting them with local Family Hubs, children's activities, local support groups, and our volunteers provide families with emotional support.

The service also helps families with their children's learning, behaviour and emotions by connecting families with training and workshops around parenting, neurodivergence, behaviour management as well as our volunteer supporting families to develop good parenting habits.

This year we were able to enhance the service by recruiting a social work student who was able to share the caseloads to offer more one-to-one support with families. This helped improve the engagement of families and offered a better quality of service.

OUR REACH

36 Families supported

OUR IMPACT

85%

Of families made progress in at least 1 area

80%

Of families made progress in 2 or more areas

65%

Of families made progress in 4 or more areas

The three most improved areas were How I Feel, My Children's learning and Children's Emotions.



EALING FAMILY COACHING

We have provided a service in Ealing for several years offering coaching and befriending to support parents from diverse communities across the borough. We offer support with issues such as setting routines and boundaries; understanding children's behaviour; improving children's wellbeing and confidence; improving communication with schools; strategies to deal with child to parent aggression as well as tips for coparenting, helping to reduce isolation and improve parental wellbeing.

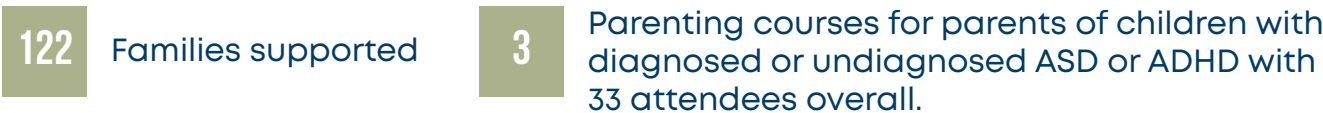
We are based within an Early Intervention team known as SAFE (Supportive Action for Families in Ealing)

Our staff and trained volunteers provide emotional support and practical advice for families with a child under 19.

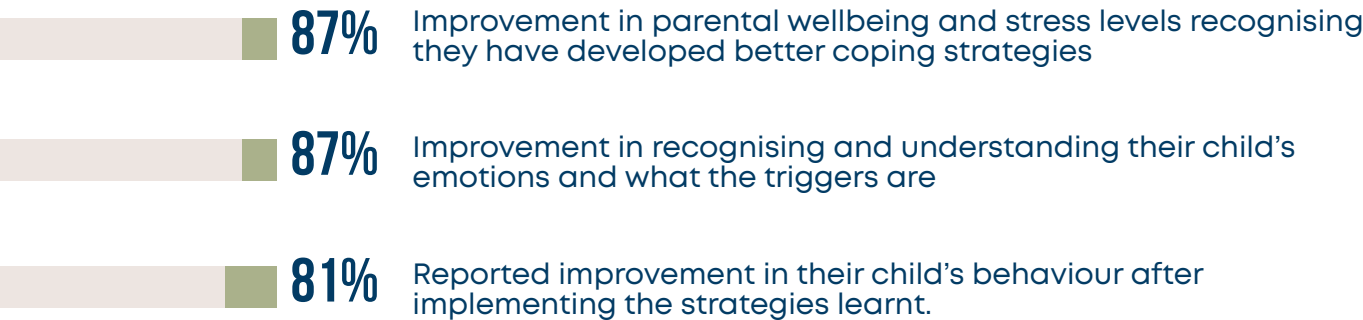
Towards the end of the year we saw a significant increase in referrals, with the majority being allocated to individual support due to the greater complexity of support needed by families. To meet these needs, we increased our allocation of professional practitioners for online support and implemented a rolling programme of volunteer recruitment and training.

We were able to reduce the waiting time for support from 8 weeks, to 4 to 6 weeks.

OUR REACH



OUR IMPACT





CASE STUDY

We supported a grandmother from a Traveller background who was caring for her young grandson who was non-verbal. She was referred to us as she needed support managing routines including mealtimes, play and bedtimes. Once we met with her, we discovered that the grandmother was unable to read any correspondence she was receiving from local services, and we also suspected that her grandson was autistic based on his challenging behaviour which the grandmother was finding very hard to manage. The child was not attending nursery or school due to his behaviour and the grandmother was not sleeping so that she could keep her grandson safe. When we met her, she seemed at risk of burnout due to lack of sleep and support with looking after her grandson.

We were able to support her by allocating a mentor to visit weekly for reassurance and to reduce isolation and helping her to access relevant benefits. We also set up play and stay sessions for her grandson starting with just one day a week and also referred the family to social care so that they could access ongoing support and respite.

We were also able to help improve communication between the grandmother and other services such as the police and social care so that they had a better understanding of the challenges faced by the family and how best to communicate with the grandmother going forward.

FAMILY SUPPORT

HILLINGDON PARENT SUPPORT SERVICES

The Hillingdon Parent Support Services provides evidence-based parenting programmes, seminars and targeted one-to-one support to families experiencing behavioural, emotional and developmental challenges. The service aligns closely with the local authority's Early Help, SEND inclusion and safeguarding priorities, supporting parents to build confidence, consistency and positive parenting practices. It focusses on communities which may be marginalised or harder to engage where there is the greatest need for support, as agreed with the local authority.

We work alongside parents and carers to support and strengthen

relationships and trust to improve engagement and positive outcomes for children. This year we provided a range of parenting programmes: Triple P Group, Triple P Teen and Triple P Stepping Stones alongside some in person Triple P seminars. The service continues to deliver strong outcomes for families who engage, with 100% of participants reporting positive learning outcomes across our programmes and seminars. Despite engagement challenges in some settings, the service demonstrates an impact on preventing issues and we have made positive changes to increase participation from parents going forward. We are very pleased that the service has been extended for another year.

OUR REACH

189 Families supported

279 Children supported

OUR IMPACT

100%

Of parents gained sufficient knowledge or information to be able to implement the parenting advice

100%

Of parents said the programme helpful in gaining an understanding of what you can do to help your child learn new skills and behaviours

100%

Of parents felt their learning goals were met

SUPPORTING FAMILIES LIVING IN RECOVERY

Families Living in Recovery is a consortium project to deliver Hertfordshire's Drug and Alcohol Community Rehabilitation Service. It is delivered in partnership with The Living Room and Relationship Services (London NW & Hertfordshire). We take a family approach to rehabilitation by offering structured group work and individual counselling support for individuals, families and carers affected by substance use disorders.

The overall goal of this service is to reduce the impact of substance use disorders on family members, both emotionally and practically and help them navigate the challenges of living with someone who is recovering.

Families participate in workshops which focus on essential life skills such as parenting skills, coping strategies and building resilience which are vital for maintaining recovery. The project also raises awareness about the harmful effects of substance use disorders, reducing stigma and promoting understanding within the community which often leads to greater acceptance and support for affected families.

We also work with local health services, schools and community organisations to ensure families have access to all necessary resources for a successful recovery journey.

Our new Family Support Worker, has been warmly received by both Living Room staff and clients. Families have been encouraged to continue engaging with the programme, reassured that trust and relationship-building remain a priority. She has successfully built strong rapport and is effectively meeting the needs of families.

This project creates significant additional social value by providing support and resources for families and help in rebuilding and strengthening relationships, contributing to healthier and more stable home environments. It also encourages a sense of community among families in recovery helping them to connect, share experiences and support one another, which develops social bonds and reduces isolation. By raising awareness about substance use disorders and promoting understanding, the project helps to reduce the stigma associated with substance use creating a more inclusive community.

OUR REACH

23

Service users received individual support

410

Attendees participated in workshops (33 workshops delivered in total)



WESTMINSTER OUTREACH SERVICE

The Outreach team supports families with children aged 0-5 years old, living in the London borough of Westminster. We work with families who are experiencing a range of different challenges such as parenting support, help with accessing grants and financial support, nursery and childcare applications, alongside housing, relationship, health and wellbeing issues.

We assist families to navigate and access the relevant statutory and voluntary services. We also support families for whom English is a second language and help them to connect with their local Family Hubs and understand what services are available to them. We aim to break barriers to support and reduce isolation. Our core aim is to provide early access to support for families, acting as a gateway and first port of call for families with new babies, isolated families, families with financial, emotional, and social challenges.

We provide support and information, through home visiting and Family Hub appointments. We listen to families and help to identify their needs and what options may be available, whether this is assistance with immediate needs, such as food bank referrals, material grants or help with childcare or housing applications.

This year one of the challenges we have addressed was families who only needed support with foodbank vouchers but there was a backlog, so we were able to find other organisations to help. We will also be focusing on supporting those families with budgeting which may help to alleviate some of the need for foodbanks. The foodbank will be running workshops and training around this which both staff and families can attend, offering a preventative solution as well.

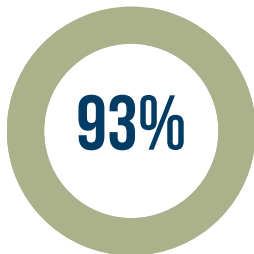
OUR REACH

2,434 Families reached and supported by either being sent welcome packs, phone support, centre contacts and home visits.

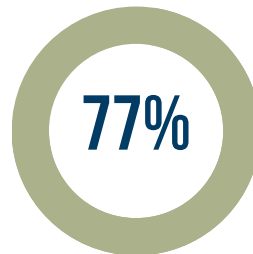
OUR IMPACT



Of families made progress in at least 1 area



Of families made progress in 2 or more areas



Of families made progress in 3 or more areas

The three most improved areas were How I Feel, Home and Money, and Friends and Community.



WHOLE FAMILY RELATIONSHIP SUPPORT IN LEICESTERSHIRE

The whole family relationship service in Leicestershire provides wrap-around early help and preventative support for families to become more resilient, addressing the issue of parental conflict and improving the lives of children and young people affected. We support families in building effective communication, managing children's challenging behaviours and emotions, addressing neurodivergent needs, improving sleep issues, and setting healthy boundaries.

The services are very flexible and adaptable to meet the complex nature of many of the referrals and we work hard to ensure we meet each family's unique needs. Families we support and professionals we work with tell us that we offer a unique service which is non-judgemental and understanding.

We are pleased that the University of Hertfordshire have reviewed our project and gave a positive report on our support for families in Leicestershire.

A significant part of our support over the last year has concentrated on improving parents' mental health, which has positively influenced their social and emotional development. By boosting their confidence and self-esteem, they are now more equipped to participate actively in their communities.

Our wellbeing group fostered connections among parents, providing peer support that continued beyond the sessions. We also signposted individuals to financial aid, legal advice, benefits tools, and housing resources.

OUR REACH

88

Families supported



HERTFORDSHIRE TARGETED PARENTING GROUPS

The Targeted Parenting Support Service supports parents and carers living in Hertfordshire whose children are experiencing emotional, behavioural or developmental challenges. This includes families where Child in Need, Child Protection or Early Help plans are in place with the local authority, as well as parents caring for children with diagnosed or undiagnosed SEND, autism and/or ADHD, and parents of pre-teens and teenagers displaying challenging behaviour. The service also delivers targeted support for fathers through the Dads Together programme.

Through parenting groups, the service supports families to develop practical parenting skills, improve understanding of their child's needs, strengthen relationships and create calmer, safer home environments. By offering targeted, early intervention support, the service helps prevent escalation to crisis and supports families where additional statutory involvement may already be in place.

A key success over the last year has been consistently high attendance and engagement across all online groups and workshops. Parents remained actively involved throughout programmes, and feedback has been overwhelmingly positive, highlighting the relevance and practical value of the content.

Commissioners have commented positively during monitoring meetings on both the quality of delivery and the strong engagement levels, reinforcing the value of online provision as a flexible and inclusive model of support. The service has successfully reached parents who may otherwise struggle to attend face-to-face provision due to time pressures, caring responsibilities or anxiety. The Dads Together programme continues to stand out as a particular success, providing fathers with a safe, structured space to learn, reflect and support one another. Parents report increased confidence, reduced shouting and conflict at home, and stronger emotional connections with their children.

OUR REACH

136

Service users attended online parenting groups

450

Service users attended workshops or accessed recorded sessions

OUR IMPACT

93%

Reported family life felt more stable and safer

79%

Developed healthier relationships with their children and felt better able to support them emotionally, socially and academically

88%

Reported increased understanding of their own and their child's experiences

81%

Felt more able to help their child manage emotions

MILTON KEYNES CARERS SUPPORT SERVICE

Our new Carers Support service in Milton Keynes is dedicated to supporting unpaid carers who look after a family member, friend or neighbour with learning disabilities or neurodivergence. The service offers both individual 1:1 support and group-based support, providing carers with practical guidance, emotional support and opportunities to connect with others who share similar experiences.

The aim is to reduce carers' isolation and help them maintain their own health and wellbeing so that they can continue

their caring role in a way that is also good for them.

Even at this early stage, the project is already making a positive impact, helping carers feel less isolated, more confident, and better supported in their caring role. Through safe, welcoming spaces and personalised support, carers are gaining reassurance, building peer networks and strengthening their wellbeing.

OUR REACH

48

Individuals supported

72

Supported through group support



MENTAL AND EMOTIONAL HEALTH SUPPORT SERVICES

CARDIFF AND THE VALE

Our service in Cardiff and the Vale provides peer support to parents to help them develop strategies to improve their parenting skills and understanding of their children's emotional wellbeing and mental health needs. We provide individual support sessions, an online peer space, drop-in sessions and online workshops. These focus on supporting parents/carers whose children have not had a formal diagnosis, or who have professional involvement but where parents lack support, or where parents need support with understanding mental health or emotional wellbeing and need advice and signposting.

This year we have seen continued demand for support, demonstrating both the relevance of the support offered and the trust that referrers and families place in us. We have been able to increase the number of referrals for 1:1 support.

By working proactively, we ensure referrals

are managed effectively and that support remains timely and responsive.

We have also maintained a small but dedicated group of volunteers whose commitment, flexibility, and willingness to go above and beyond has been invaluable. We provide support, guidance and coordination to ensure consistency, safeguarding, and positive outcomes for service users and this has enabled the service to continue operating to a high standard despite limited resources.

This year we also initiated a new online drop-in service in direct response to service user feedback. Listening to what families wanted and translating this into a practical, accessible provision has been extremely rewarding, and early engagement has been encouraging. This initiative demonstrates a user-led approach and a commitment to continuous service improvement.

OUR REACH



OUR IMPACT



The biggest areas of improvement were 'How I Feel' and 'My children's Emotions'





SUPPORTING PROFESSIONALS

ENFIELD PROFESSIONAL TRAINING PROGRAMME

The Enfield Professional Training programme delivered 1-day specialist training to professionals working with families, focused on Reducing Parental Conflict. The training aims to build practitioner knowledge, confidence and skills to identify, understand and respond effectively to parental conflict, recognising its impact on children's emotional wellbeing and long-term outcomes.

The programme is designed to support early intervention, improve practice across services and contribute to stronger outcomes for families in Enfield.

For professionals this training results in increased knowledge and understanding of parental conflict and its impact on children; improved confidence in talking to parents about conflict in a supportive, non-judgemental way and enhanced skills to identify conflict early and respond appropriately.

Overall, it supports stronger professional practice, aligned with Reducing Parental Conflict principles and improved multi-agency awareness, supporting shared language and approaches.

OUR REACH

62 Professionals attended

OUR IMPACT



Felt the topics were useful for supporting families



Reported gaining practical tools they could apply directly in their role



Rated facilitator delivery positively

DIVERSITY, EQUALITY AND INCLUSION

Family Lives' vision is to ensure that all families have access to active support and understanding. We recognise that many of the families we support experience inequality and exclusion. We aim to maintain diversity, equality and inclusion among our staff and volunteers to support our work with families facing many different inequalities. We strive to be an employer that is inclusive and values the diversity of all our staff and volunteers, and embeds diversity, equality and inclusion (DEI) into our culture, policies, behaviour, processes and systems.

Staff and volunteer diversity data is provided for current staff and volunteers as of April 2026. Percentages are rounded to the nearest whole number (except for those that had under 1%). Where there were no respondents in a category (both staff and volunteers) this category has been removed from the tables and charts below.

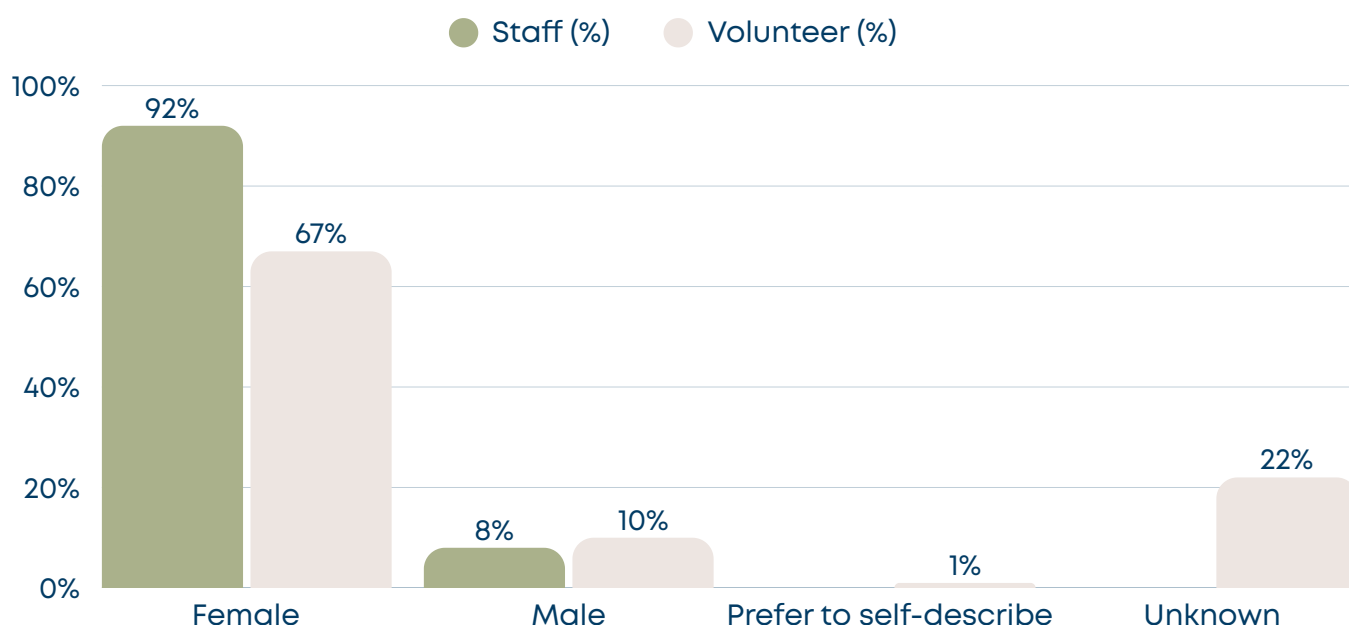
Number of staff at Family Lives

102

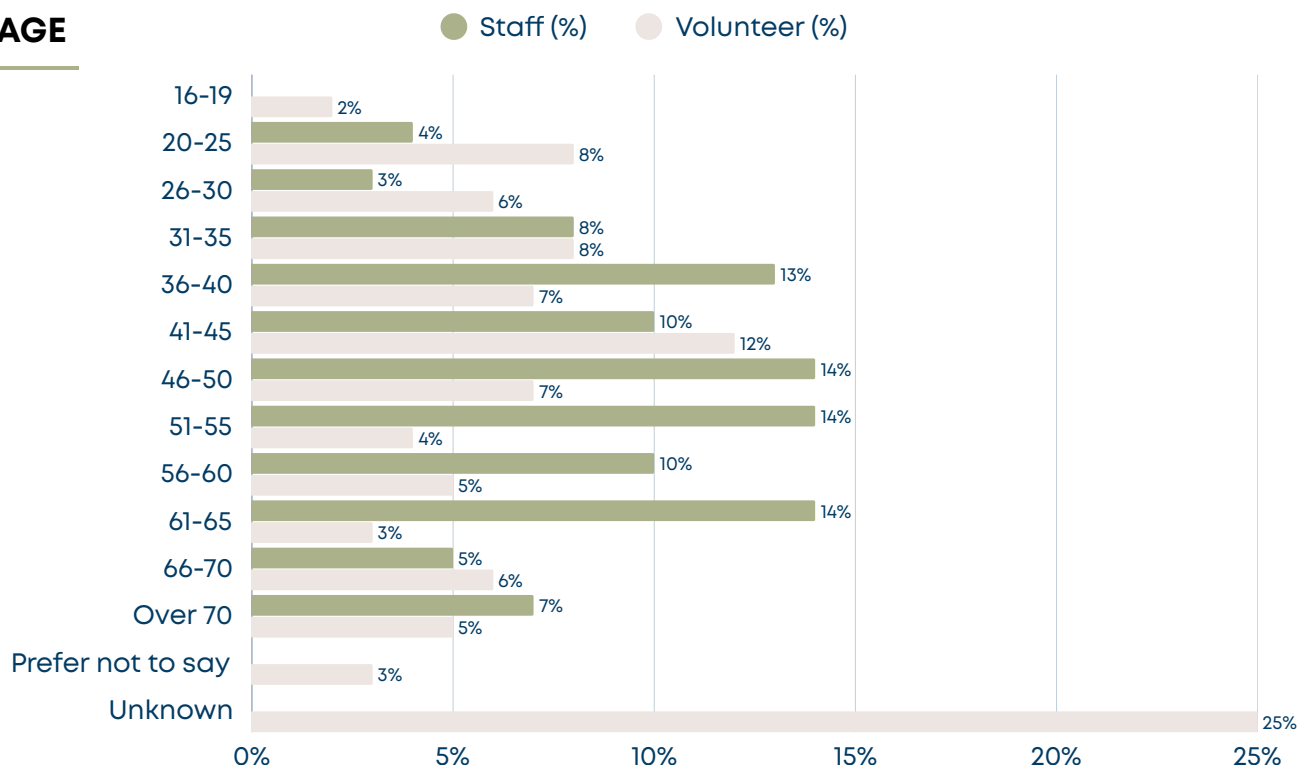
Number of volunteers at Family Lives

144

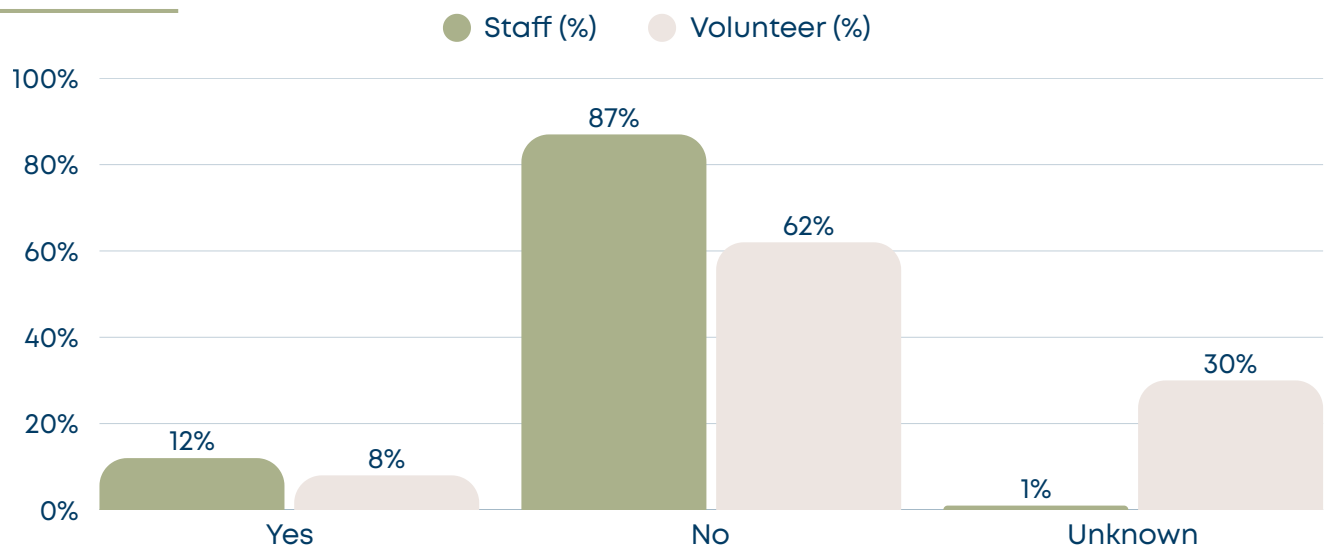
GENDER



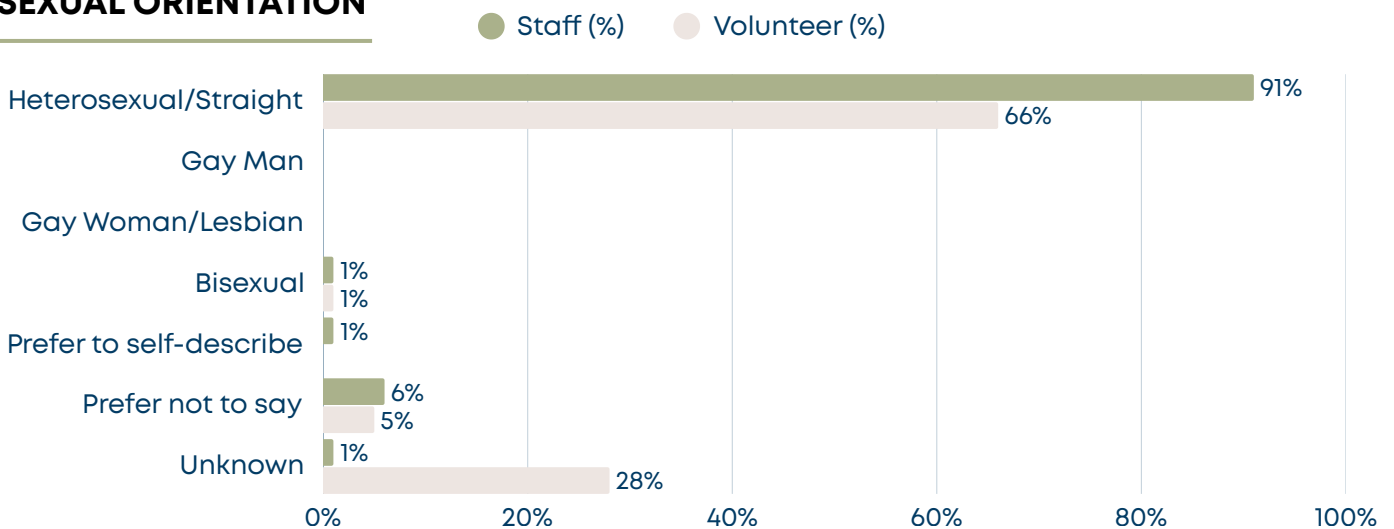
AGE



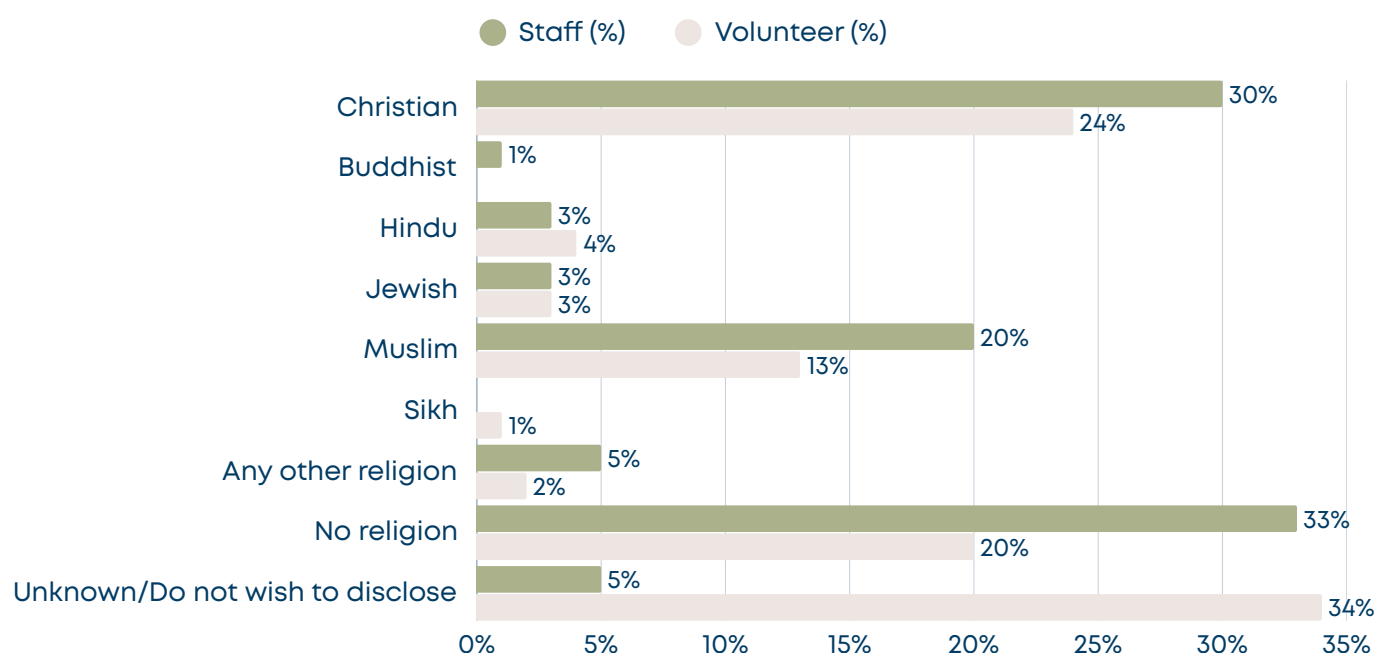
DISABILITY



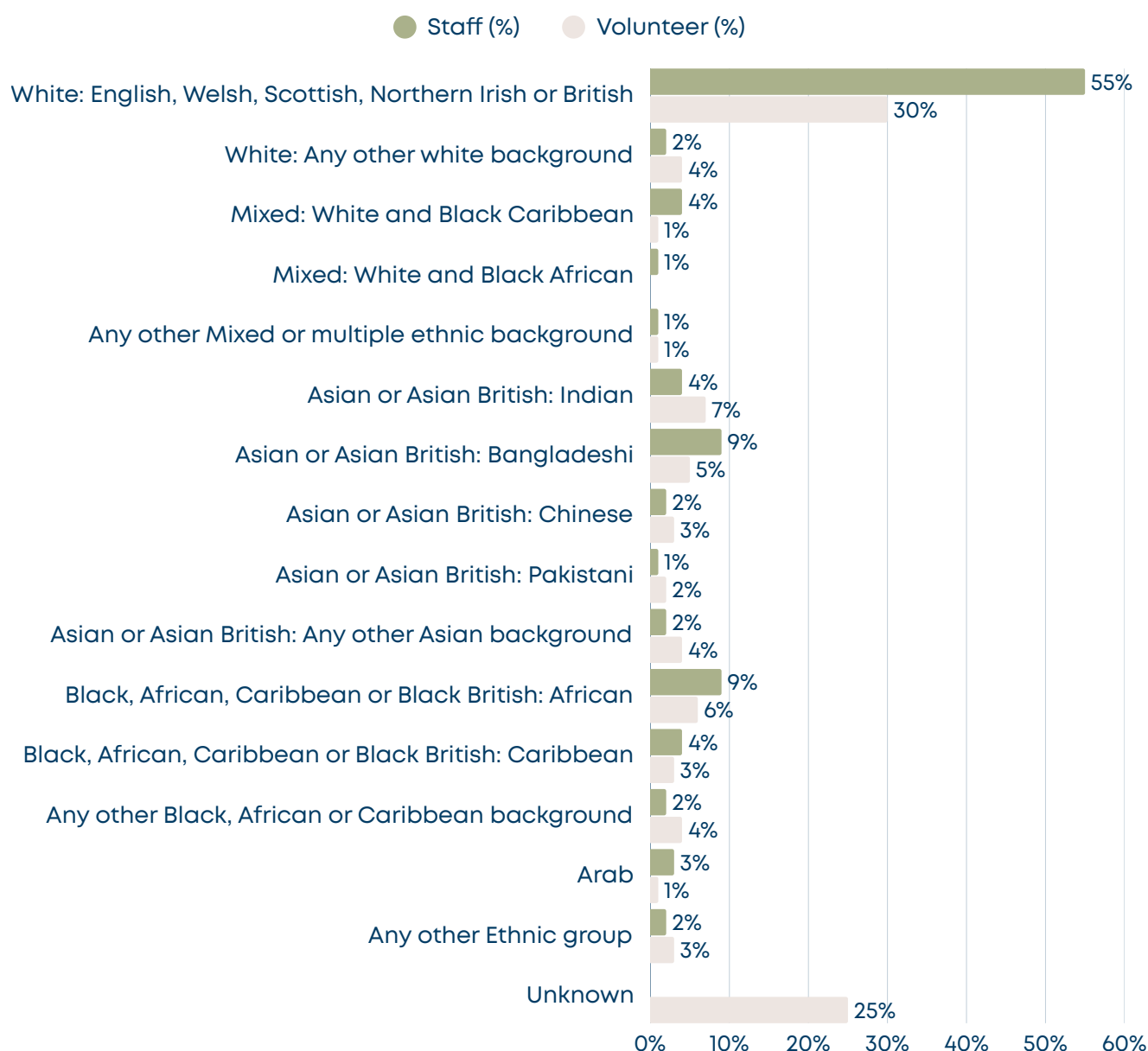
SEXUAL ORIENTATION



RELIGION

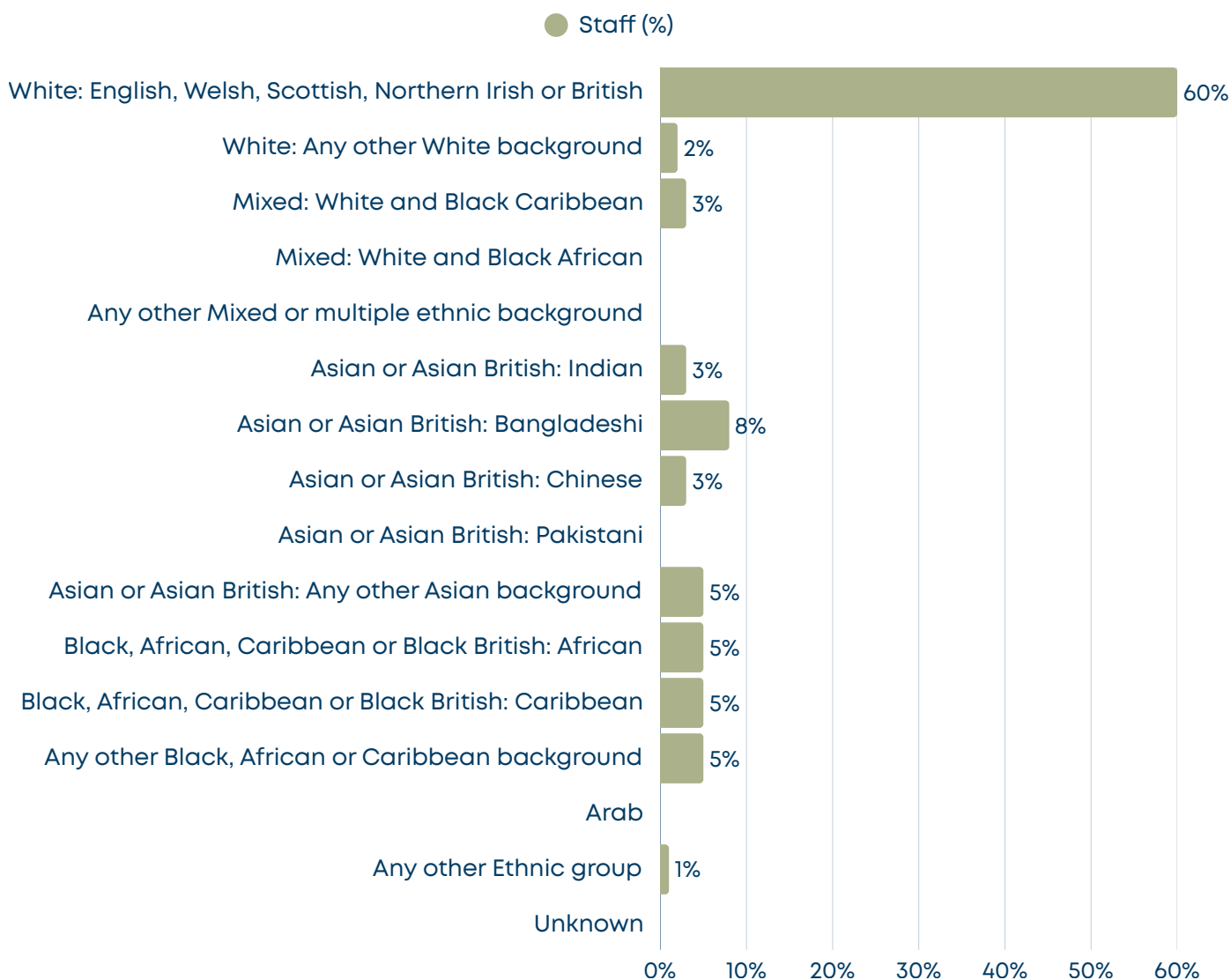


ETHNIC ORIGIN



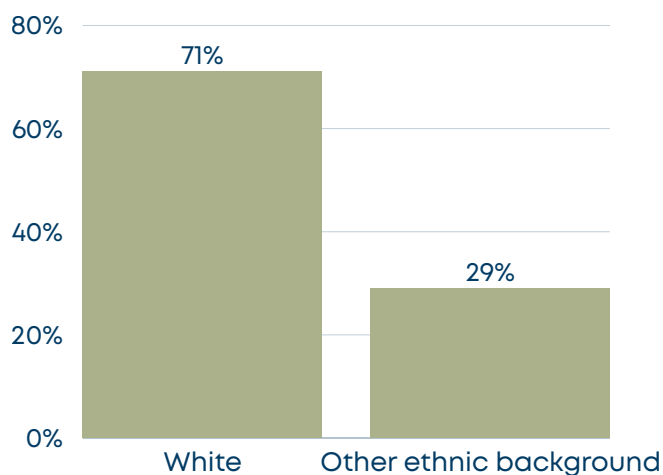
ETHNICITY – LEADERSHIP GROUP

43 members of staff form the Leadership Group



ETHNICITY – SENIOR LEADERSHIP TEAM

7 members of staff form the Senior Leadership Team



ACCOUNTS

THIS YEAR'S FINANCIAL RESULTS

SUMMARY

During the year, the charity raised £2,405k (2025: £2,285k) and spent £2,422k (2025: £2,290k). After allocation of the appropriate expenditure in the year against restricted funds, a deficit of £90k (2025: a deficit of £75k) was deducted from the free reserves in line with the charity's policy.

The free reserves of the charity, after allowing for fixed assets of £30k (2025: £1k), stand at £755k (2025: £874k). These funds represent free reserves available to the charity, which can be used for any purpose within its charitable objectives.

UNRESTRICTED FUNDS

The charity raised £1,108k (2025: £1,114k) of general or unrestricted income. Expenditure of £1,198k (2025: £1,189k) was set against this income, resulting in a deficit of £90k (2025: deficit of £75k). General reserves carried forward amounted to £785k (2025: £875k).

RESTRICTED FUNDS

A total of £1,297k (2025: £1,171k) of restricted income was received in the year and a balance of £120k (2025: £50k) brought forward from the previous year. Expenditure of £1,224k (2025: £1,101k) was set against this income, leaving a balance of £193k (2025: £120k) to carry forward to fund restricted activities next year.

SOURCES OF INCOME

£658k (2025: £662k) was received from Central Government sources, £1,466k (2025: £1,436k) was from Local Authority sources, £196k (2025: £134k) was from Trusts and Foundations, £39k was from National Lottery (2025: £0) and £46k (2025: £53k) from individuals, schools and corporate bodies.

EXPENDITURE

Expenditure on National Services reduced to £795k (2025: £852k) as digital delivery and associated costs reduced during the year.

Expenditure on Face-to-Face services increased to £1,499k (2025: £1,379k). This was largely due to the expansion of services to new geographical areas, including Hillingdon, North Lincolnshire, Milton Keynes and South Yorkshire.

Investment in fundraising increased significantly to £128k (2025: £59k), reflecting a strategic focus on strengthening income generation capacity through enhanced fundraising activity.

RESERVES POLICY

The Board of Trustees has agreed a reserves policy whereby the unrestricted funds not committed or invested in tangible fixed assets, ('the free reserves'), held by the charity should provide sufficient funds for an orderly wind down of the charity, if necessary, at some future date. At 31 March 2026, this equates to £500k, leaving a buffer of £255k out of total free reserve of £781k. However, there is no current intention to wind up the charity. The Trustees are mindful of the potential need to use the charity's unrestricted reserve as a buffer against the volatile funding environment.

GOING CONCERN

The trustees have assessed the Charity's ability to continue as a going concern for a period of at least twelve months from the date of approval of these financial statements. The Trustees believe that the forecasted financial performance and level of unrestricted reserve together with measures taken to date will enable the charity to continue as a going concern. Details of reserve are set out on note 21.

INVESTMENT POLICY

In today's uncertain climate, volatile equity markets and a recognition that the current reserves are not long term in nature, the Board of Trustees has decided to take a cautious approach to the investment of its liquid funds. Accordingly, these funds have been invested in a high interest COIF Deposit Fund account.

The pooled assets of the Deposit Fund are placed on short-term money market deposits in accordance with a careful management policy. The Fund can make deposits only to rigorously selected financial institutions approved by the Fund's trustees. For each counterparty, there are agreed individual deposit limits. This ensures that the Fund's assets are diversified across a range of institutions: the credit status of these is monitored daily.

FUNDRAISING POLICY

We always strive for best practice in fundraising to ensure our donors feel safe, valued and well supported – adhering to the Fundraising Regulator and other professional fundraising bodies.

We never buy or sell people's personal information. We respect people's wishes about how they want us to communicate with them, and we are confident that Coram Family Lives data practices are compliant with the General Data Protection Regulation.

Most of Coram Family Lives' income derives from statutory and Trusts funding with small donations coming from various sources and we undertake very little public fundraising activities.

Our fundraising materials and approaches must be emotionally engaging and persuasive, but we seek to avoid causing distress and must protect the vulnerable.

We will approach donors with types of fundraising materials they might reasonably expect to receive and at a frequency judged to be in line with their behaviour.

We will not accept a donation if we believe it is unlawful to accept it or if accepting it is to the detriment of the charity's achievement of its purpose. For example, we would not accept a donation if it could lead to other donors withdrawing support, a loss of volunteers or a future difficulty securing staff. In doing so, we will consider relevant Charity Commission guidance. The final decision on refusing a donation is taken by the Chief Executive. We have never 'cold mailed' or 'cold called' the public to raise funds. We do not employ external companies to carry out fundraising on our behalf. We meet the regulations and codes set by the Fundraising Regulator and monitor any complaints received by the charity about fundraising. During the year, there was no non-compliance of these regulations and codes and we received no complaints (2025: nil).

During the year, the charity engaged an external fundraising company to support income generation, particularly assisting with bid applications. Fees paid were recorded as fundraising expenditure at the time they were incurred. Income raised is recognised when the organisation is entitled to it, the amount can be measured reliably and receipt is probable. All income and expenditure are reported gross in the financial statements.

DONORS, FUNDERS AND FUNDRAISERS

The Trustees would like to thank all trusts, organisations, schools and individuals who generously supported the work of Coram Family Lives. With their contributions, we have been able to make a real difference to children and families across the UK at a time when they needed us most. Principal funders are listed below.

- Burghley Charitable Trust
- Cardiff and The Vale NHS
- City of Doncaster Council
- City of London
- Department for Education
- Earl Fitzwilliam Charitable Trust
- Frances Li & Nicolas Dreyfuss

- Hertfordshire County Council
- Hyde Park Place Estate Charity
- Leicestershire County Council
- London Borough of Camden
- London Borough of Ealing
- London Borough of Enfield
- London Borough of Hillingdon
- London Borough of Tower Hamlets
- London Brough of Lewisham
- London Metropolitan University
- National Lottery Community Fund
- North Lincolnshire NHS
- RAF Northolt
- South Yorkshire SYMCA
- Southfields School

- Swire Charitable Trust
- TalkBack UK
- Tesco Stronger Starts
- The Cathedral and Abbey Church of St Alban
- The Living Room
- The Monday Charitable Trust
- The Royal Borough of Kensington
- Volunteer Action Doncaster
- West Northamptonshire Council
- Westminster Almshouses Foundation
- Westminster City Council
- Wokingham Borough Council
- Young Westminster Foundation



LEGAL AND ADMINISTRATIVE INFORMATION

STATUS

Coram Family Lives is a registered company limited by guarantee; company number 3817762. It is also a registered charity, charity number 1077722, registered in England and Wales. The charity was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. These will be treated as if they are in the new form of a single set of Articles as specified under the Companies Act 2006.

TRUSTEE BOARD

The members of the Board during the year were:

N Rupani - Chair
S Bayliss - Vice Chair
W Jones - resigning 14/07/2026
K Summers - resigned 06/11/2025
S Land - re-appointed 06/11/2025
E Harries - re-appointed 06/11/2025
F Davies - resigned 08/09/2025
J Newton
F Mott
J Ashman
R Giannotta
C Hall - Treasurer

SUB-COMMITTEES:

POLICY & FINANCE SUB-COMMITTEE

W Jones, S Bayliss, N Rupani, C Hall,
R Giannotta, F Mott

PEOPLE & CULTURE SUB-COMMITTEE

S Bayliss, N Rupani, W Jones

PRESIDENT

Deidre Sanders

CHIEF EXECUTIVE AND COMPANY SECRETARY

J Todd

REGISTERED OFFICE

Coram Campus, Coram Campus, 41
Brunswick Square, London, WC1N 1AZ.

AUDITORS

Price Bailey LLP, Causeway House, 1 Dane
Street, Bishop's Stortford, Herts, CM23 3BT

SOLICITORS

Farrer and Co, 66 Lincoln's Inn Fields,
London WC2A 3LH

OBJECTIVES

The objectives of the Company are:

1. To promote, protect and preserve the good health, both mental and physical, of family members and families.
2. To advance public education in, and promote research into the psychological, legal, medical and other experiences of family members and families and to disseminate the useful results of such research.
3. To help relieve poverty among family members and families, in particular by the provision of an advice and information service for those unable to access such resources.

For the purpose of the above, 'family members' includes parents, children and others forming part of the wider or extended family, including grandparents and step relatives.

PUBLIC BENEFIT

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. Achievements and benefits to families, parents, children and other services users which cover public benefit are detailed on pages 11 to 38.

GOVERNANCE AND MANAGEMENT

BOARD OF TRUSTEES

Members of the Trustee Board, who are directors for the purpose of Company Law and Trustees for the purpose of Charity Law, who served during the year and up to the date of this report, are set out on page 46. Members of the charitable company guarantee to contribute an amount not exceeding £10 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2026 was ten (2025: twelve).

The Board is responsible and accountable for Coram Family Lives' policies and activities to the Charity Commission, to Funders and Stakeholders, and for compliance with Charitable and Company Law. It is responsible for the financial and strategic affairs of the charity, for the Annual Budget and the Annual Report and Accounts. The Chief Executive is accountable to the Board of Trustees and presents an Accountability Report against the organisations agreed strategic objectives.

The Board is committed to diversity across the organisation in all areas of its activities. The organisation is continuing to monitor our service reach and workforce so as to move forward continuously on our diversity targets. We publish diversity data within this annual report.

Over the year, the Board has continued to review its effectiveness, Board discussion has been informed by guidance from Coram Family Lives' auditors, as well as the Charity Governance Code, to help ensure that the Board's approach to decision making and officer and trustee contributions is appropriately rigorous and reflective.

The Board has been chaired by Neena Rupani since March 2023. Neena is an economist by profession and works in Regulatory Policy for BT.

BOARD RECRUITMENT

One third of Trustees are required to retire annually and there is no limit to the number of times a Trustee may be re-appointed. Appointment to the Board continues to be via an open and formal recruitment process. Appointments made during the year are ratified at the Charity's AGM.

BOARD INDUCTION AND TRAINING

An Induction Programme is in place for new Trustees. Any training needs may be identified for both new and established Trustees via the trustee appraisal and review processes.

BOARD MEETINGS

The Trustees meet as a full Board six times a year including for an Annual General Meeting. The Trustees hold an Annual Away Day which includes the Senior Leadership Team.

BOARD SUB-COMMITTEES

The Policy & Finance sub-committee and People and Culture sub-committee, make recommendations to the Board for approval. In addition, there is a Risk of Harm Advisory Group which meets four times a year and has Trustee representation. There is also Media Advisory Group that has Trustee representation.

REMUNERATION

Pay and remuneration of Key Management Personnel (with the exception of the Chief Executive) is undertaken as an independent process by the Head of HR and a member of the SLT. The process assesses current roles and activities against the existing job description and we have a 'marking system' for any additional responsibility. Once the independent process occurs HR send a letter to the employee informing them of any outcome.

The Board's People and Culture Sub-Committee annually discusses remuneration adjustments to account for the cost of living for all staff, including the Chief Executive. This is a non-obligatory process and does not guarantee an award. The Chair of the People and Culture Sub-Committee subsequently reports back to the Board with a recommendation.

SENIOR LEADERSHIP TEAM

The Senior Leadership Team (SLT) meets eleven times a year and addresses cross-organisational issues. The Directors hold principal responsibility for the budget and key strategic decisions. All Senior Managers work across the whole organisation and are accountable to the Board of Trustees via the Chief Executive.

TRUSTEES' RESPONSIBILITIES STATEMENT

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

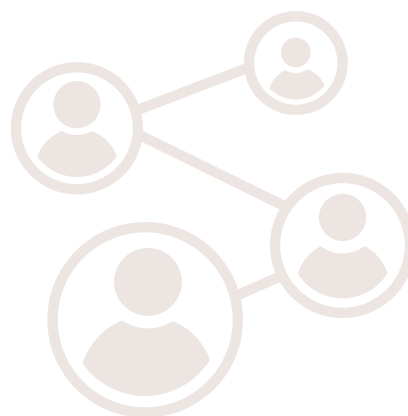
Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities FRS102 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charitable Company will continue in operation.

The Trustees are responsible for keeping adequate 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.

In so far as the Trustees are aware:

- There is no relevant audit information of which the Charitable Company's auditor is unaware.
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.



RISK MANAGEMENT

Trustees reviewed the risks to which the charity could be exposed in 2026/27 and are satisfied that the charity has taken all reasonable steps to minimise risk, and that it has policies and procedures in place to manage risk effectively in all areas of the charity's work. The key risks identified were as follows:

PRINCIPAL RISKS	STEPS TO MITIGATE RISKS
Governance and Compliance	<ul style="list-style-type: none"> • Skilled, experienced and engaged Board of Trustees. • Conflicts of interest monitored regularly. • Clear governance structure in place. • Clear and transparent governance and compliance policies and procedures.
Financial Sustainability	<ul style="list-style-type: none"> • Adequate reserves maintained to support service delivery as necessary. • Quarterly review of management accounts and forecasts. • Plans in place for continued diversification of funding. • Ongoing liaison with current and potential funders.
Safeguarding and Quality Standards	<ul style="list-style-type: none"> • Accreditation for frontline staff. • The Helpline Association Quality standard qualification maintained. • Investors in People and Investors in Volunteers standards maintained • Risk of Harm Policy procedures implemented. • All frontline staff and volunteers DBS checked. • Complaints procedure in place. • £10million Public Liability Insurance in place. • £5million Professional Liability Insurance in place
Reputational and Public Trust	<ul style="list-style-type: none"> • Integrity, accountability and openness are embedded into the organisational culture • Robust Financial Management policies & procedures in place. • IT infrastructure disaster recovery plan in place. • Media policy in place. • Periodic review of public benefit. • Robust Human Resources policies & procedures in place.
Cyber Security and Data Protection	<ul style="list-style-type: none"> • Up to date cyber security products in place that can be auto deployed via third party software. • Data stored with third party's Cloud Service, daily back up of data • The third party is Cyber Essentials + certified. • Access to data restricted based on roles and responsibilities. • Multi-factor authentication • Website hosted via third party, on UK servers.
Loss of key personnel	<ul style="list-style-type: none"> • Handover policies and procedures are documented and regularly reviewed. • Systems, operational plans and projects are documented and maintained. • Succession plans are monitored and reviewed regularly. • Exit processes are reviewed to ensure seamless role transitions and knowledge transfer.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2016.

Approved by the Board of Trustees on 10 Aug 2026 and signed on its behalf by:

Neena Rupani

Neena Rupani (Aug 10, 2026, 10:55am)

C Hall

Chris Hall (Aug 10, 2026, 6:30pm)

INDEPENDENT AUDITORS' REPORT

OPINION

We have audited the financial statements of Coram Family Lives (the 'charitable company') for the year ended 31 March 2026 which comprises the Statement of Financial Activities, the Balance Sheet, the Statement of Cashflows¹ and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice). In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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. 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 course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit ; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

- we enquired of management regarding laws and regulations applicable to the charity, actual and potential litigation and claims, and any known instances of non-compliance;
- we reviewed the minutes of Trustee meetings;
- we performed audit work over the risk of management override and controls, such as reviewing journal entries and reviewing investment valuation;
- we evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees; and
- reviewed our work throughout the audit file for evidence of non-compliance with laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at:

<https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit/>

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.



Suzanne Goldsmith FCA
(Senior Statutory Auditor)

For and on behalf of:

Price Bailey LLP
Statutory Auditor
Causeway House
1 Dane Street
Bishop's Stortford
Hertfordshire, CM23 3BT

Date: 14 August 2026

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2026

	Note	Unrestricted funds	Restricted funds	2026 Total	2025 Total
Income and endowments:		£'000	£'000	£'000	£'000
Income from:					
Donations and legacies	2	9	1,297	1,306	1,186
Charitable activities	3	1,078	-	1,078	1,070
Investment income	4	21	-	21	29
Total Income		1,108	1,297	2,405	2,285
Expenditure on:					
Raising funds	5	128	-	128	59
Charitable activities:					
National Services	6	90	705	795	852
Face to Face Services	7	980	519	1,499	1,379
Total Expenditure		1,198	1,224	2,422	2,290
Net Expenditure		(90)	73	(17)	(5)
Funds at 1 April 2025	20/22	875	120	995	1,000
Funds at 31 March 2026	20/22	785	193	978	995

The notes on pages 56 to 69 form part of these financial statements.

The statement of financial activities includes all gains and losses recognised during the year. All income and expenditure derive from continuing activities.

BALANCE SHEET AS AT 31 MARCH 2026

	Note	2026	2025
		£'000	£'000
Fixed Assets:			
Tangible assets	15	1	1
Intangible assets	15	29	-
		30	1
Current Assets:			
Debtors	16	170	173
Cash on deposit		500	600
Cash at bank and in hand		500	453
		1,170	1,226
Creditors:			
Amounts falling due within one year	17	(222)	(232)
Net current assets		948	994
Total net assets	20	978	995
Unrestricted funds	21	785	875
Restricted funds	22	193	120
Total funds		978	995

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The notes on pages 56 to 69 form part of these financial statements

The financial statements were approved by members of the Board on and signed on its behalf by: 10 Aug 2026

Neena Rupani

Neena Rupani (Aug 10, 2026, 10:55am)

Neena Rupani (Chair)

C Hall

Christopher Hall (Aug 10, 2026, 6:28pm)

Chris Hall (Treasurer)

Company Registration Number: 03817762

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2026

	2025 £'000	2026 £'000	2025 £'000	2025 £'000
Reconciliation of net income/(expenditure) to net cash flow from operating activities				
Net expenditure as per the statement of financial activities	(17)		(5)	
Depreciation charges	1		1	
Bank interest	(21)		(29)	
(Increase)/decrease in debtors	3		118	
(Decrease)/increase in creditors	(36)		(129)	
Net cash used in operating activities		(70)		(44)
Cash flows from investing activities:				
Bank interest	21		29	
Purchase of property, plant and equipment	(4)		(1)	
Net cash provided by investing activities		17		29
Change in cash in the reporting period		(53)		(16)
Cash at the beginning of the reporting period		1,053		1,069
Cash at the end of the reporting period		1,000		1,053
Analysis of cash:		1 Apr 2025 £'000	Cash flows £'000	31 Mar 2026 £'000
Cash at bank and in hand		453	47	500
Cash at COIF deposit		600	(100)	500
Total cash		1,053	(53)	1,000

The notes on pages 56 to 69 form part of these financial statements.

1. ACCOUNTING POLICIES

Coram Family Lives is a charitable company limited by guarantee and is registered in England and Wales.

The registered office is Coram Campus, 41 Brunswick Square, London, WC1N 1AZ

BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (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.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The Presentation currency used is British Pounds Sterling

GOING CONCERN

The Trustees review forecasts thoroughly including projects delivery costs, the Charity's operations and cashflow and they do not consider that there are material uncertainties regarding the Charity's ability to continue as a going concern. Accordingly, the Trustees continue to adopt the going concern basis in preparing the financial statements.

TAX STATUS

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.

INCOME

Income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty.

Grants are included in the Statement of Financial Activities when the entitlement to the grant is probable. Grants made for specific purposes are classified as restricted income.

Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

DONATIONS

Donations organised directly by the charity are included gross together with related fundraising expenditure. Donations organised by external parties are shown on the basis of the amounts received.

Donations in kind such as services or facilities provided free of charges are recognised in the Statement of Financial Activities on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities on the open market. Equivalent amount of expenditure is recognised in the period of receipt of the donations.

Volunteers' donated services have not been included in the Statement of Financial Activities.

1. ACCOUNTING POLICIES (CONTINUED)

EXPENDITURE

Expenditure is recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is allocated to the particular activity where the cost relates directly to that activity. Irrecoverable VAT is included within expenditure items to which they relate.

ALLOCATION OF SUPPORT COSTS

The costs of staff employed directly in connection with particular projects are allocated directly to the projects concerned together with all directly incurred expenditure. Support costs are apportioned to projects on the basis of gross expenditure of that project. Management and admin costs relate to the Management Team's time spent on the overall management, development and direction of the organisation.

OPERATING LEASE AGREEMENTS

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged against income and expenditure as incurred.

FIXED ASSETS

Items of equipment and software with an individual cost greater than £1,000 (excluding recoverable VAT) are capitalised as fixed assets. Tangible Capitalised tangible fixed assets are depreciated in equal instalments so as to write off their costs over their estimated useful lives as follows:

Office fittings	● Shorter of 7 years and remaining period of lease
Office furniture	● 5 years
Office equipment and software	● 4 years

Capitalised intangible fixed assets which includes software and website development costs are stated at cost less accumulated amortisation and any impairment losses. Amortisation is charged on a straight-line basis over 4 years.

PENSIONS

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable is charged to the statement of financial activities. The charity also makes contributions to an individual's own personal pension arrangements.

REDUNDANCY POLICY

Employees at Coram Family Lives who are being made redundant are entitled to receive a statutory redundancy payment provided that they have two or more years' continuous service.

CASH AT BANK AND IN HAND

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short-term maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

DEBTORS

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable are included at the best estimate of the amount receivable at the balance sheet date.

1. ACCOUNTING POLICIES (CONTINUED)

CREDITORS AND PROVISIONS

Creditors and provisions are recognised when there is a present obligation at Balance Sheet date as a result of past event resulting in the transfer of economic benefit to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Creditors and provisions are recognised at their settlement amount after allowing for any trade discounts due.

FUND ACCOUNTING

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general activities of the charity and which have not been designated for any other purpose.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

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

FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised and measured at transaction value and subsequently measured at their settlement value with the exception of:

- Fixed assets are measured at cost less depreciation.

CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Trustees make estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. There are no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2A DONATIONS AND LEGACIES (CURRENT YEAR)

	Unrestricted funds £'000	Restricted funds £'000	2026 Total £'000
General donations	9	-	9
Restricted grants:			
National Services	-	758	758
Face to Face	-	539	539
Total	9	1,297	1,306

Funding from Central Government totalled £658k (2025: £662k), while funding from Local Government increased to £459k (2025: £407k). All funding conditions attached to these grants were met during the year, and the objectives set out within the respective funding agreements were successfully achieved.

Central Government funding supported the delivery of Helpline, Live Chat and email services. Local Government funding supported a range of targeted early intervention and family support programmes, including the ParentChild Plus Early Intervention programme, the Empowering Parents Empowering Communities project, the Violence Reduction project and the Antenatal Support Service.

The charity is indebted to its volunteers for the time spent providing services to the charity. Based on 12,344 hours spent (2025: 14,293 hours), this equates to £235k (2025: £246k). The Financial statements do not include donated volunteers' hours and dedicated time of Trustees of the charity. During the year, the charity benefited from the use of BT Group plc premises for various Trustees meetings. These gifts have not been recognised in the accounts as they cannot be measured reliably.

2B DONATIONS AND LEGACIES (PRIOR YEAR)

	Unrestricted funds £'000	Restricted funds £'000	2025 Total £'000
General donations	15	-	15
Restricted grants:			
National Services	-	711	711
Face to Face	-	460	460
Total	15	1,171	1,186

Funding from Central Government was £662k (2024: £331k) and Local Government £407k (2024: £464k). Funding conditions attached to the income have been met and objectives as set out on funding agreements have been achieved.

Funding from Central Government was for Helpline, Live Chat and email services. Funding from Local Government was for ParentChild+, Empowering Parents Empowering Communities project, Violence Reduction project, Antenatal service and Active Families project.

3 INCOME FROM CHARITABLE ACTIVITIES

	2026 Total £'000	2025 Total £'000
Face to Face Services	1,078	1,070
Total	1,078	1,070

Income from charitable activities was unrestricted. Amount received from Local Government was £1,070k (2025: £1,051k). Funding conditions attached to the income have been met and objectives as set out within funding agreements have been achieved.

4 INVESTMENT INCOME

	2026 Total £'000	2025 Total £'000
Bank interest receivable	21	29
Total	21	31

Investment income was unrestricted.

5 COST OF RAISING FUNDS

	2026 Total £'000	2025 Total £'000
Staff costs	55	18
Events and fundraising	51	30
Support cost (Note 8)	22	11
Total	128	59

Cost of raising funds in 2026 and 2025 were unrestricted.

6A NATIONAL SERVICES EXPENDITURE (CURRENT YEAR)

	Unrestricted funds £'000	Restricted funds £'000	2026 Total £'000
Direct costs	65	588	653
Support costs (Note 8a)	25	117	142
Total	90	705	795

6B NATIONAL SERVICES EXPENDITURE (PRIOR YEAR)

	Unrestricted funds £'000	Restricted funds £'000	2025 Total £'000
Direct costs	142	555	697
Support costs (Note 8b)	44	111	155
Total	186	666	852

7A FACE TO FACE SERVICES EXPENDITURE (CURRENT YEAR)

	Unrestricted funds £'000	Restricted funds £'000	2026 Total £'000
Direct costs	792	438	1,230
Support costs (Note 8a)	188	81	269
Total	980	519	1,499

7B FACE TO FACE SERVICES EXPENDITURE (PRIOR YEAR)

	Unrestricted funds £'000	Restricted funds £'000	2025 Total £'000
Direct costs	760	367	1,127
Support costs (Note 8b)	184	68	252
Total	944	435	1,379

8A ANALYSIS OF SUPPORT COSTS (CURRENT YEAR)

	Raising funds £'000	Helpline services £'000	Face to Face services £'000	2026 Total £'000
Management & Admin	6	38	72	116
Human Resources	4	25	48	77
Finance	4	27	50	81
Information Technology	4	24	45	73
Governance (Note 10)	3	21	40	64
Depreciation	–	–	1	1
Premises, office and other costs	1	7	13	21
Total	22	142	269	433

8B ANALYSIS OF SUPPORT COSTS (PRIOR YEAR)

	Raising funds £'000	Helpline services £'000	Face to Face services £'000	2025 Total £'000
Management & Admin	3	43	70	116
Human Resources	2	26	42	70
Finance	2	30	47	79
Information Technology	2	29	48	79
Governance (Note 10)	2	22	36	60
Depreciation	-	-	1	1
Premises, office and other costs	-	5	8	13
Total	11	155	252	418

The costs of staff employed directly in connection with particular projects are allocated directly to the projects concerned together with all directly incurred expenditure. Support costs are apportioned to projects on the basis of gross expenditure of that project. Management and admin costs relate to Management Team's time spent on the overall management, development and direction of the organisation.

9 NET INCOME FOR THE YEAR

This is stated after charging:

Depreciation	
Operating leases for land and buildings	
Audit fee	

2026	2025
£'000	£'000
1	1
16	16
22	22

10 GOVERNANCE COSTS

Governance costs are made up of:

Staff salaries	
Staff travel expenses	
Trustees' expenses	
Audit fee	
Insurance and professional fees	

2026	2025
£'000	£'000
24	22
1	1
-	1
22	22
17	13
64	59

11 STAFF COSTS AND NUMBERS

Staff costs were as follows:

Salaries	
Social security costs	
Pension contributions	
Redundancy payments	

2026	2025
£'000	£'000
1,803	1,737
194	125
67	66
3	4
2,067	1,932

The number of employees employed by the charity whose emoluments exceeded £60,000 were:

£80,001 - £90,000

NO	NO
1	1

Average weekly number of employees during the year, calculated based on full time equivalents:

Charitable activities	
Governance	

NO	NO
55	53
1	1
56	54
107	107

Average number of staff employed during the year:

Total employee benefits received by key management personnel, including pension and employer's national insurance contributions were £204k (2025: £204k). Key management personnel include Chief Executive, Director of National Services and Director of Communications.

No Trustee received any payment during the year (2025: £0).

12 BOARD OF TRUSTEES EXPENSES

Trustees' expenses relate to travel expenses reimbursed for attendance at Board of Trustees meetings. There have been no expenses reimbursed during the year (2025: £nil).

13 RELATED PARTY TRANSACTIONS

There were no related party transactions that require disclosure (2025, none).

14 PENSIONS

The charity has a group personal pension scheme to which employees are automatically enrolled; staff may then opt out. In accordance with the scheme the charity contributed 4% of gross salary as determined by a matched contribution of the individual employee. For staff enrolled prior to 1st April 2013 Coram Family Lives' contribution is 6.5% of gross salary.

Total pension contributions for the year amounted to £66,893 (2025: £66,266).

Pension payment outstanding at year end was £13,006 (2025: £26,366).

15 FIXED ASSETS

	Tangible Assets	Intangible assets	
	Office equipment	Website development	Total
	£'000	£'000	£'000
Cost			
At 1 April 2025	4	-	4
Additions	1	29	30
At 31 March 2026	5	29	34
Depreciation/amortisation			
At 1 April 2025	3	-	3
Charge for the year	1	-	1
At 31 March 2026	4	-	4
Net book value			
At 31 March 2026	1	29	30
At 31 March 2025	1	-	1

16 DEBTORS

	2026 £'000	2025 £'000
Debts receivable within one year		
Trade debtors	47	51
Prepayments and accrued income	123	122
	<u>170</u>	<u>173</u>

17 CREDITORS

	2026 £'000	2025 £'000
Trade Creditors	23	26
Accruals	81	56
Deferred income (Note 22)	42	81
Taxation (incl VAT) and Social Security	63	43
Other creditors	13	26
	<u>222</u>	<u>232</u>

Other creditors represent pension contributions outstanding at 31 March 2026.

18 MOVEMENTS IN DEFERRED INCOME

	2026 £'000	2025 £'000
Balance at the beginning of the year	81	135
Resources deferred during the year	42	81
Amount released from previous year	(81)	(135)
Balance at the end of the year	<u>42</u>	<u>81</u>

Deferred income represents income received in advance in the year ending 31st March 2026 that relates to next financial year to fund Face to Face services.

19 OBLIGATIONS UNDER OPERATING LEASES

	2026 £'000	2025 £'000
Operating leases expiring within 1 year	1	11
Operating leases expiring within 2 to 5 years	-	35
Total operating leases	1	46
The above leases relate to:		
Land and buildings	1	46

As part of the organisation joining the Coram Group, its head office was relocated Coram's premises on 1 April 2026. The lease for the York House office was surrendered early, with a mutually agreed termination date of 30 April 2026. The surrender was completed at no additional cost to the organisation.

20A ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £'000	Restricted funds £'000	2026 Total £'000
Fixed assets	30	-	30
Current assets	977	193	1,170
Current liabilities	(222)	-	(222)
Total net assets	875	193	978

20B ANALYSIS OF NET ASSETS BETWEEN FUNDS (PRIOR YEAR)

	Unrestricted funds £'000	Restricted funds £'000	2025 Total £'000
Fixed assets	1	-	1
Current assets	1,106	120	1,226
Current liabilities	(232)	-	(232)
Total net assets	875	120	995

21A MOVEMENTS IN UNRESTRICTED FUNDS (CURRENT YEAR)

	At 1 Apr 2025	Income	Expenditure	At 31 Mar 2026
	£'000	£'000	£'000	£'000
Unrestricted funds				
General unrestricted funds	875	1,108	(1,198)	785
Total unrestricted funds	875	1,108	(1,198)	785

21B MOVEMENTS IN UNRESTRICTED FUNDS (PRIOR YEAR)

	At 1 Apr 2024	Income	Expenditure	At 31 Mar 2025
	£'000	£'000	£'000	£'000
Unrestricted funds				
General unrestricted funds	950	1,114	(1,189)	875
Total unrestricted funds	950	1,114	(1,189)	875

22A MOVEMENTS IN RESTRICTED FUNDS (CURRENT YEAR)

Funder name	Purpose	At 1 Apr 2025 £'000	Income £'000	Expenditure £'000	At 31 Mar 2026 £'000
<u>National Services</u>					
DfE	Helpline/Live Chat	-	658	658	-
The Monday Charitable Trust	Helpline/Live Chat	45	50	36	59
The Monday Charitable Trust	Digital Service	-	50	11	39
sub-total		45	758	705	98
<u>Face to Face Services</u>					
WCC & RBKC SIB	Early Years Intervention	3	-	3	-
GLA Westminster	Parent Champion Service	2	48	48	2
RAF Benevolent Fund	Early Years Intervention	-	5	2	3
Tower Hamlets	Empowering Parents	6	98	99	5
South Yorkshire SYMCA	Violence Reduction	-	12	9	3
London Borough of Camden	Antenatal Support	35	33	68	-
London Borough of Hillingdon	Violence Reduction	-	50	50	-
Swire Charitable Trust	Violence Reduction	-	23	6	17
WCC & RBKC ParentChild +	Early Years Intervention	(2)	216	168	46
Young Westminster Foundation	Parent Champion Service	22	6	28	-
National Lottery Doncaster	Parents Matter Doncaster	-	19	19	-
National Lottery Cardiff	Stronger Relationship	-	19	-	19
Ealing - Turnaround Project	Youth Justice Service	4	3	7	-
Various small grants		5	7	12	-
sub-total		75	539	519	95
Total		120	1,297	1,224	193

In March 2019, we started a multi-year project, ParentChild+, in Westminster and Kensington & Chelsea, whose primary objective is to narrow the gap in school readiness for disadvantaged children.

As of 31st March 2025, the remaining balance was £3k and this was utilised during the year to cover for project's evaluation costs, leaving a £nil balance as at 31 March 2026.

In July 2023, we launched a similar project in partnership with Westminster Council and the Royal Borough of Kensington & Chelsea. The year-end balance of £46k (2025: deficit of £2k) will be carried forward to the next financial year to fund the remaining project activities. We anticipate that all remaining activities will be completed as scheduled and that all project milestones and agreed outcomes will be achieved by the project's completion in June 2027.

22B MOVEMENTS IN RESTRICTED FUNDS (PRIOR YEAR)

Funder name	Purpose	At 1 Apr 2024 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 Mar 2025 £'000
<u>National Services</u>						
DfE	Helpline/Live Chat	-	661	661	-	-
The Monday Charitable Trust	Helpline/Live Chat	-	50	5	-	45
sub-total		-	711	666	-	45
<u>Face to Face Services</u>						
WCC & RBKC SIB	Early Years intervention	5	-	2	-	3
St Giles & St George	Befriending service	1	-	1	-	-
GLA Westminster	Parent Champion service	1	56	55	-	2
Esmee Fairbairn Foundation	Early Years intervention	14	-	14	-	-
The Brook Trust	Early Years intervention	14	-	14	-	-
Tower Hamlets	Empowering Parents	-	57	51	-	6
The Monday Charitable Trust	Family support/Change manager	29	-	29	-	-
London Borough of Camden	Antenatal support	35	54	54	-	35
Young Westminster Foundation	Brighter Future	-	-	-	-	-
Young Westminster Foundation	Holiday Activities	3	6	9	-	-
WCC & RBKC ParentChild +	Early Years intervention	(66)	226	162	-	(2)
Young Westminster Foundation	Parent Champion service	-	43	21	-	22
Westminster Almshouses	Young Carers support	4	-	4	-	-
Ealing - Turnaround Project	Youth Justice Service	6	8	10	-	4
Various small grants		4	10	9	-	5
sub-total		50	460	435	-	75
Total		50	1,171	1,101	-	120

23 AGENCY ARRANGEMENTS

During 2024–25, the Charity received funds from the Department for Education in relation to the Helpline service and acted as an agent in distributing part of these funds to a third party. In the accounting period ending 31 March 2026, the Charity distributed £nil (2025: £228,012) to Gingerbread. These amounts were excluded from both income and expenditure. No administration charges were applied in relation to administering this transaction.

The agency arrangements with Gingerbread ended on 1 April 2025.



WE BUILD BETTER FAMILY LIVES TOGETHER

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Company Number 3817762

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