

CFAB

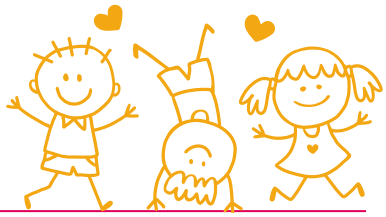
protecting **CHILDREN** and
uniting **FAMILIES ACROSS BORDERS**

ANNUAL REPORT & ACCOUNTS

2025/26

Charity No: 1085541
Company No: 04025539

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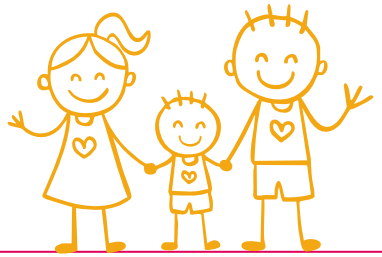


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THANK YOU

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A WELCOME FROM OUR CHAIR



Every child deserves the opportunity to grow up safely within their family, regardless of where that family lives. For more than 70 years, CFAB has worked to make that a reality. As the UK member of the International Social Service network, we occupy a unique and an unwavering commitment to protecting children across borders.

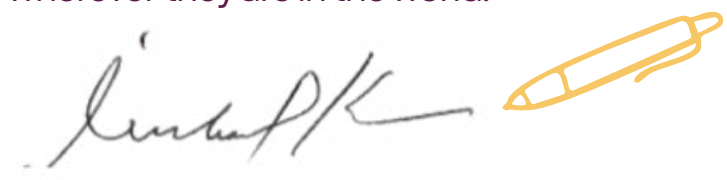
This year marked the first year of delivering our new five-year strategy, Protecting a Child's Right to Family Across Borders. It has been encouraging to see this strategy move from ambition to action, providing a clear direction for the charity while reaffirming the values that have underpinned CFAB's work for decades.

As Chair, I have been particularly encouraged by the way the organisation has continued to strengthen over the past year. In a challenging economic climate, we have maintained a strong financial position, broadened our partnerships, invested in our people and launched 20,000 Futures, our ambitious campaign to support 20,000 children by 2030. Together, these developments provide a strong platform for the future and ensure we are well placed to respond to the growing need for our specialist expertise.

The Board of Trustees is committed to ensuring that CFAB remains a well-governed, financially resilient and forward-looking organisation. We are fortunate to have an exceptional leadership team, dedicated staff and volunteers, and a network of supporters and partners who share our belief that international borders should never prevent a child from accessing the care, protection and family connections they need.

On behalf of the Board, I would like to thank everyone who has supported CFAB over the past year - our staff, volunteers, funders, donors, international partners, Patrons and fellow Trustees. Your commitment enables us not only to respond to today's challenges, but to build a stronger future for children and families across borders.

I hope this report demonstrates both the impact of our work and the ambition that will continue to drive us forward. We look to the future with confidence and remain committed to ensuring that every child has the opportunity to grow up safely within their family, wherever they are in the world.



Michael Phair
Chair of the Board of Trustees

REFLECTIONS FROM OUR CEO

When I reflect on the past year, what stands out most is not simply what we have achieved, but how CFAB is evolving to meet the changing needs of children and families with international connections.

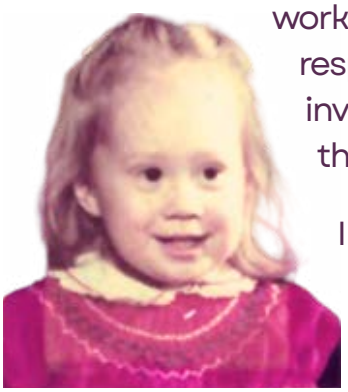
Every day, we work alongside social workers, local authorities, courts and international partners to help resolve some of the most complex child protection cases imaginable. Whether providing specialist advice, undertaking cross-border assessments or supporting families separated by international borders, our work is united by a single belief: that geography should never determine whether a child has the opportunity to grow up within their family.

The first year of delivering our new five-year strategy has been one of momentum. Alongside continuing to deliver our core services, we have expanded our policy and influencing work, strengthened our international partnerships and invested in new services that respond to emerging needs. From launching our immigration advice service and developing our Family Group Decision Making for international families, to strengthening our work across Scotland and Wales, we are continually adapting to ensure children and professionals receive the specialist support they need.

This has also been a year in which our voice has grown stronger. We have contributed to national conversations about kinship care, shared our expertise internationally and laid the foundations for research that we hope will help shape future policy and practice. Alongside this, we launched 20,000 Futures, our ambitious campaign to support 20,000 children by 2030. More than a fundraising campaign, it reflects our determination to build the long-term partnerships and investment needed to extend our impact over the next five years.

One of the highlights of the year was seeing our Family Reunification Project recognised with the Children & Young People Now Award for Supporting Child Refugees. It was a proud moment for everyone connected with CFAB and a reminder that specialist expertise, delivered with compassion, can have a life-changing impact on children and families.

As I look ahead, I am excited by the opportunities before us. The need for international social work expertise continues to grow, and I believe CFAB is uniquely placed to respond. By continuing to strengthen our services, influence policy and invest in the future, we can ensure that more children remain connected to the people who matter most.



I hope this report gives you a sense not only of what we have achieved during the past year, but of the ambition that will drive us in the years ahead, and we hope you will continue to join us as we embark on that Journey. Thank you, as always, for your continued support.

Carolyn Housman
Chief Executive Officer

OUR VISION

A world where the complexity of migration and international separation does not deny already vulnerable children the right to care, protection and a safe family environment.

OUR MISSION

To use our expertise and experience to ensure vulnerable children and families who are separated across international borders are given care and protection, no matter where they come from. Where possible, we work to reunite families.

OUR VALUES

Professionalism

As the UK arm of the International Social Services Network, CFAB is part of a worldwide network of professionals working in 130 countries, allowing us to access expert support from around the world to protect children at risk. CFAB's team includes professionally qualified Social Workers and Case Workers specially trained to manage inter-country social work cases.

Impartiality

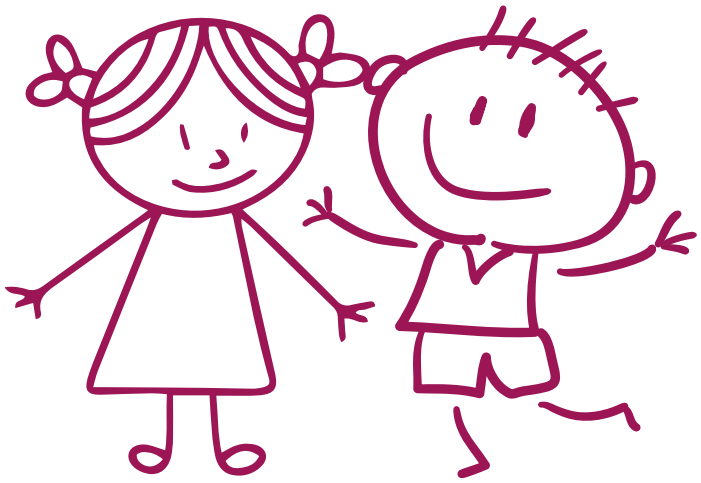
CFAB's work is grounded in the best interests of vulnerable children and adults, and we defend and uphold their rights to protection, care and family life. CFAB does not have any political affiliation. We work with local authorities, the courts, the police, and other agencies to ensure that the protection and care of vulnerable children and adults is at the heart of decision-making.



Respect

CFAB ensures that children and vulnerable adults play a role in decisions that affect their lives. We value the role, expertise, and experience of our overseas partners, without whom we could not effectively safeguard children and vulnerable adults. We recognise that the complexity of international social work demands we all work together to secure the best outcome possible for every beneficiary.

OUR YEAR IN NUMBERS



2,752
CHILDREN SUPPORTED



132
COUNTRIES REACHED



182
LOCAL AUTHORITIES SUPPORTED



614
PROFESSIONALS TRAINED



SUPPORTING PROFESSIONALS



1,775 enquiries responded to through our national Advice Line
(compared to 1,742 in 2024/25)

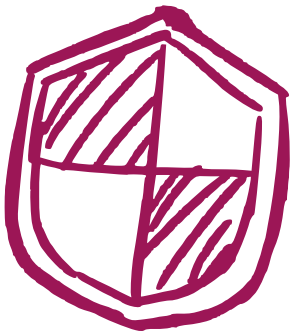
The three most common areas of concern were:

1. Child protection
2. Physical abuse
3. Refugee and asylum-seeking children

PROTECTING CHILDREN

We recieved referrals from over 72 Local Authorities for

244 complex cross-border cases managed involving:



362 children across **45** different countries
(compared to 312 cases supporting 483 children in 68 countries in 2024/25)

More than half of these cases involved:
Domestic violence | Physical abuse | Form of neglect

REUNITING FAMILIES

Our Family Reunification Project was recognised nationally, winning the

2025 Children & Young People Now Award for Supporting Child Refugees

for it's "breadth of support for child refugees"

Through this work, we supported:

70 Families & **145** Children
(compared to 71 families and 166 children in 2024/25)

with **86%** of children supported into education and **89%** into suitable housing
(compared to 82% and 95% in 2024/25)



BUILDING EXPERTISE

614 professionals trained through CFAB's learning and development programme
(compared to 327 professionals trained in 2024/25)

18 specialist training sessions delivered

3 Lunch and Learn webinars hosted

1 expert panel discussion delivered



4 professionals from other organisations achieved accreditation through CFAB's International Social Work Certificate

LAUNCHING 20,000 FUTURES

Our pledge to supporting 20,000 children by 2030

Launched in 2025/26, **20,000 Futures** is CFAB's flagship campaign, running alongside our 2025–2030 Strategy, demonstrating our ambition to improve the futures of 20,000 children by 2030.

The campaign will help us grow our community of supporters, build strategic partnerships and secure the investment we need to expand our services and influence and enable us to support

20,000 children by 2030



Together, we can create a future where every child has the opportunity to grow up safely within their family, wherever they are in the world.



TRUSTEE REPORT FOR THE YEAR ENDED 31 MARCH 2026

(INCORPORATING DIRECTORS' REPORT)

TRUSTEE REPORT FOR THE YEAR ENDED 31 MARCH 2026 (INCORPORATING DIRECTORS' REPORT)

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

OUR OBJECTIVES & ACTIVITIES FOR THE YEAR

In 2025/26, CFAB began delivering the first year of our new five-year strategy:

Protecting a Child's Right to Family Across Borders

Our strategy is centred on a simple belief:

Every child deserves the opportunity to grow up safely within their family wherever possible, regardless of international borders.

The following section outlines the progress made against the strategy's **four objectives** during the year:

1. Through the delivery of our quality services, children have improved chances to remain safely with family, no matter where they are

2. Through sharing our skills and expertise, children are better protected in vulnerable situations and arrive safely to their home, wherever that may be

3. Our advocacy results in a child's right to family being upheld in a meaningful way

4. We protect the health of our staff and our mission through good governance and financial stability



Together, these objectives guide how we strengthen our services, share our expertise, influence policy and ensure CFAB remains a resilient organisation, capable of protecting children and supporting families for years to come.

1: THROUGH THE DELIVERY OF OUR QUALITY SERVICES, CHILDREN HAVE IMPROVED CHANCES TO REMAIN SAFELY WITH FAMILY, NO MATTER WHERE THEY ARE

For more than 70 years, CFAB has worked to ensure that international borders are never a barrier to a child's right to family. As conflict, migration and increasingly complex international family situations continue to affect children around the world, **our specialist services remain vital in helping children remain connected to their families and protected from harm.**

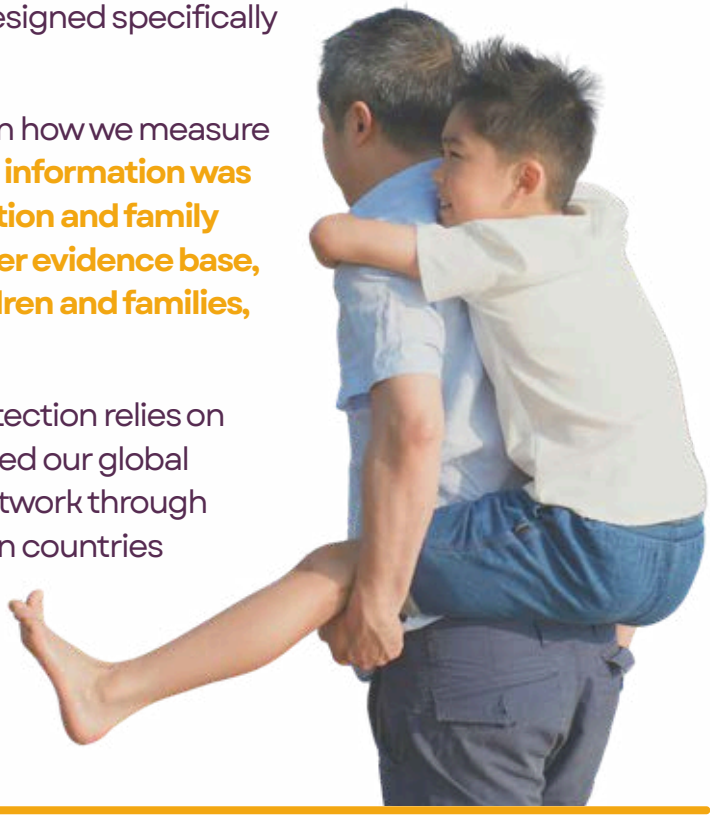
During the year, our Family Reunification Project continued to provide practical and emotional support to unaccompanied asylum-seeking and refugee children arriving in the UK to join family members. **We supported 145 children from 70 families, helping them settle into their new communities by accessing education, healthcare, suitable housing and wider support services.** Beyond meeting immediate practical needs, the project helps children and families rebuild relationships after prolonged periods of separation and establish stable foundations for the future. This breadth of support for refugee children was **recognised nationally with the team winning the 2025 Children and Young People Now Supporting Child Refugees Award** in November 2025.

Children supported through the project came from a diverse range of countries, including Afghanistan, Syria, Eritrea, Iran, Palestine and Sudan. Our practitioners travelled across the UK to meet children and their families, building trusted relationships and delivering tailored support based on each family's circumstances. As awareness of the service has grown, we have continued to strengthen relationships with referral partners, ensuring more families can benefit from specialist post-reunification support.

Alongside this work, we continued to develop and embed our Life Story Work service. This evidence-based therapeutic intervention supports children to understand their personal history, identity and experiences through approaches such as Life Story Books, memory work and other tailored resources. During the year, **we supported five children through this service, helping them process trauma, make sense of significant life events and develop resilience for the future.** Working alongside Blue Cabin and Life Story Work International, we also continued developing specialist Life Story Work resources designed specifically for refugee children.

Across all our services, we continued to strengthen how we measure the impact of our work. **During the year, outcome information was requested for more than 90% of our child protection and family reunification cases, enabling us to build a stronger evidence base, better understand long-term outcomes for children and families,** and continually improve the services we provide.

Recognising that effective cross-border child protection relies on strong international relationships, we also expanded our global capacity during the year. We strengthened our network through additional partnerships and social work capacity in countries including **South Africa, Ghana, the USA and Portugal,** enabling us to respond more effectively to increasingly complex international cases while continuing to **work alongside trusted partners in more than 130 countries worldwide.**



2. THROUGH SHARING OUR SKILLS AND EXPERTISE, CHILDREN ARE BETTER PROTECTED IN VULNERABLE SITUATIONS AND ARRIVE SAFELY TO THEIR HOME, WHEREVER THAT MAY BE

Over the last year, our specialist social work team continued to provide expert advice, casework support and training to professionals across the UK and internationally, helping to ensure that children with international family connections receive informed, timely and appropriate support.

Our national Advice Line remained a critical service for social workers and other professionals managing complex cross-border cases. Over the course of the year, **we responded to 1,775 enquiries relating to children connected to 132 countries and provided specialist advice to professionals from 182 local authorities**. Alongside this, **our social work team managed 244 new cases, supporting 362 children through specialist and deeply complicated international casework**. As in previous years, many of these cases involved multiple overseas assessments across different jurisdictions, reflecting the increasing complexity of the work undertaken by the team.

Throughout the year, **we continued our partnership with the Welsh Government** under the 1996 Hague Convention. Through this contract, CFAB provided specialist advice and guidance to Welsh local authorities on 35 complex cases involving foreign judicial and social service systems. We also continued to strengthen our engagement across Wales through training, presentations and participation in professional networks.

The quality of our social work practice continued to be recognised externally. **A social work audit concluded that our practice is focused on achieving the best possible outcomes for children, that our staff are highly skilled and motivated, and that our casework is thorough and consistently delivered to a high standard.**

We also continued to expand our training and professional development offer. During the year, **614 professionals participated in CFAB's training programme**, which included specialist training sessions, Lunch and Learn webinars, university teaching and courses covering international child protection and culturally informed practice.

During the year, **CFAB facilitated a five-day UK study visit for representatives of Mawaddah, a Saudi Arabian charity supporting women and families**. The programme combined specialist training, sector engagement and visits to partner organisations, including Hillingdon Council, providing participants with practical insight into UK child protection systems, safeguarding practice and family support services. The visit strengthened relationships between practitioners and supported the exchange of knowledge and good practice between the UK and Saudi Arabia.

CFAB was also **commissioned by the Latvian Ministry of Welfare to deliver specialist training on international child protection and cross-border social work practice to 50 statutory practitioners in Latvia**. Delivered in person in October 2025, the session drew on CFAB's expertise in overseas assessments, international family placements and cross-border safeguarding, further strengthening our longstanding relationships with Latvian authorities and our International Social Service partners.

We also **continued to develop our Cultural Family Life Library, supporting practitioners with practical resources to promote culturally informed decision-making when working with children and families across borders.** During the year, work began on a new country guide for Afghanistan, which will further strengthen the library's resources for practitioners.

3. OUR ADVOCACY RESULTS IN A CHILD'S RIGHT TO FAMILY BEING UPHELD IN A MEANINGFUL WAY

Over the last year, we continued to strengthen our policy and influencing work, **ensuring that the rights and needs of children with international family connections were better reflected in legislation, policy and professional practice.** Drawing on our frontline experience and specialist expertise, we worked with government, the legal sector and international partners to improve outcomes for children across borders.

We continued to develop strong relationships with government departments, including the **Department for Education and the Home Office**, contributing to guidance on kinship care and international placements. While overseas placements were not fully embedded across all guidance, their inclusion marked important progress.

During the year, **our Chief Executive was appointed to the National Kinship Care Advisory Board**, convened by the Department for Education and chaired by the National Kinship Care Ambassador. The Board brings together experts from across the sector to provide strategic advice on the implementation of the National Kinship Care Strategy and wider reforms to kinship care. Through this role, CFAB has continued to champion the importance of recognising international family networks and ensuring that children with family members overseas are fully considered in care planning and permanence decisions.

We also **engaged with the Law Commission's review of kinship care**, sharing our expertise during stakeholder engagement to ensure that the legal framework better reflects the needs of children with family members overseas. We highlighted the unique legal and practical considerations associated with international kinship care and the importance of ensuring overseas relatives are properly considered when decisions are made about a child's long-term care. During the year, the Law Commission published its consultation on reforms to kinship care, including proposals for a new Kinship Care Order, reflecting the significant programme of reform now underway.

Alongside this work, we continued to promote stronger safeguards for children with international family connections through our **Strengthening Safeguards for Foreign-born Vulnerable Children campaign**, advocating for improvements to policy and practice that better protect vulnerable children arriving in the UK.

Our expertise continued to be recognised nationally and internationally through invitations to contribute to conferences and professional events. At the **World Congress on Family Law and Children's Rights, held at the University of Cambridge, our Chief Executive led a session** exploring how international kinship care can create equity in permanency planning. Drawing on the International Social Service's Equity in Permanency principles, the session brought together legal, social work and policy experts from across the world to examine how children with family members overseas can be better supported to remain within their wider family networks. We were also proud that **one of our Experts by Experience shared her lived experience**, reinforcing the importance of ensuring children's voices inform policy and practice.



In March 2026, **we convened our own International Child Protection panel discussion, From Bias to Better Practice, with over 70 attendees across the Social Work and international child protection sector.** Hosted in partnership with 4PB, the event brought together experts from the legal, social work and charity sectors, including **Lord Justice Moylan (Head of International Family Justice) and the National Kinship Care Ambassador Dr Jahnine Davis**, to explore how cultural and racial bias can influence decision-making and to promote more culturally informed, anti-discriminatory approaches to cross-border child protection.

Our specialist expertise also continued to be recognised across government and the legal profession. **Two members of our inter-country social work team were invited by the Foreign, Commonwealth & Development Office to present at its Global Safeguarding Conference**. They shared CFAB's expertise on cross-border child protection, international kinship care, the 1996 Hague Convention and the International Social Service network with Designated Safeguarding Leads, British Embassy and Consular staff from across the world. The conference provided an important opportunity to reinforce the value of international cooperation in protecting children across borders.

Our expertise was also recognised by the Family Justice Board, where one of our inter-country social workers was invited to speak at their annual conference in Cambridge to an audience of local judges, lawyers, children's guardians and social work managers. His presentation explored the practical challenges of cross-border safeguarding and the enforcement of international child welfare decisions, drawing on CFAB's extensive experience of complex international casework.



International collaboration remained central to our work. We **continued to play an active role within the International Social Service network** and other strategic partnerships, helping to strengthen professional practice and promote family-based care across borders.

During the year, one of **our inter-country social workers participated in the UK-Germany Bilateral Exchange on Domestic Abuse at the British Embassy in Berlin**, contributing to discussions on strengthening cross-border responses to family violence and supporting the development of the International Social Service's Ottawa Principles, which seek to improve coordinated, child-centred responses to cross-border family conflict.

We also **continued to strengthen our profile in Scotland** through consultation responses, publications and engagement with local authorities, statutory agencies, professional bodies and national networks, helping to ensure that international child protection considerations are increasingly reflected in policy and practice.

4. WE PROTECT THE HEALTH OF OUR STAFF AND OUR MISSION THROUGH GOOD GOVERNANCE AND FINANCIAL STABILITY

The achievements outlined throughout this report have been made possible by the **dedication, expertise and commitment of our staff, volunteers, trustees, Patrons and partners**. During the year, we strengthened our governance, invested in our people and continued to build the organisational resilience needed to deliver the first year of our new five-year strategy. The adoption of our 2025–2030 Strategy, Protecting a Child's Right to Family Across Borders, provided a clear framework to guide our work and ensure our resources remain focused on achieving the greatest impact for children and families.

As demand for our specialist services and the complexity of our work continued to grow, **supporting staff wellbeing remained a priority.** We maintained our hybrid approach to working, providing flexibility while ensuring regular opportunities for colleagues to collaborate, learn and work together in person. We also continued to review our ways of working to help manage increasing workloads and support staff across the organisation.

We embedded our Equality, Diversity and Inclusion Strategy across recruitment, service delivery and organisational culture. We also strengthened our commitment to ensuring lived experience informs our work by developing a more structured approach to involving Experts by Experience in our services, policy development and organisational decision-making.

The **external funding environment continued to present significant challenges**, with increased competition for funding and ongoing pressure on voluntary income. In response, we strengthened earned income through our casework, training and membership services, while fundraising campaigns, events and grant funding continued to make an important contribution to our income. Together, these income streams supported delivery of our strategic objectives and strengthened our financial resilience.

Alongside this, **we maintained appropriate financial reserves, strengthened our approach to risk management and continued to invest in cyber security, data protection and staff training** to safeguard the sensitive information entrusted to us.



Together, these investments in our people, governance and financial sustainability ensure that CFAB remains well placed to deliver its mission and respond to the evolving needs of children and families with international connections.

HOW OUR ACTIVITIES DELIVERED PUBLIC BENEFIT

We have considered the Charity Commission's guidance on public benefit and believe CFAB continued to deliver significant public benefit during 2025/26 by:

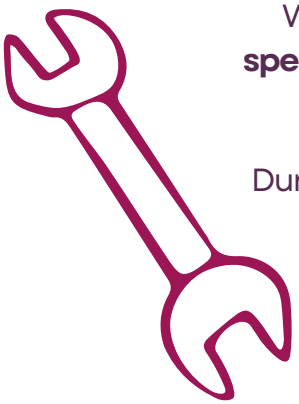
1. Protecting childrens' right to family through specialist services and support



We provided specialist advice, social work and family support services to children, families and professionals dealing with complex cross-border issues. During the year, **2,752 children across 132 countries were supported through our Advice Line, specialist casework and Family Reunification Project**.

Our specialist social work team also managed **244 complex cross-border cases, supporting 362 children** and helping to ensure children's best interests remained at the centre of international decision-making. **A further 145 children, from 70 families across the UK, were supported through our Family Reunification Project**, ensuring they were able to access the support they needed not only to stay connected to family members, but also to settle safely into their new lives in the UK.

2. Strengthening professional practice with specialist services and support



We continued to build capacity across the child protection sector by delivering **specialist training ,professional development and practical resources for social workers, legal professionals and other practitioners.**

During the year, **614 professionals participated in our training and development programme through 18 training sessions, three Lunch and Learn webinars and one panel discussion**. We also continued to promote our International Social Work Certificate, with four practitioners successfully completing the programme and enhancing their skills in this highly specialised area.

3. Influencing policy and practice to improve outcomes for children with international family connections

We worked with government, statutory agencies and international partners to improve policy and practice for children with international family connections. During the year, **we contributed to guidance on kinship care and international placements, engaged with the Law Commission's review of kinship care, and strengthened our engagement with the Department for Education through our Chief Executive's appointment to the National Kinship Advisory Board and a written publication in the International Family Law journal** on rethinking kinship care: a call for reform in judicial practice.



We also **shared our expertise internationally through the World Congress on Family Law and Children's Rights, the Foreign, Commonwealth & Development Office's Global Safeguarding Conference and the Family Law Bar Association's Cumberland Lodge Conference.**

THE CHALLENGES WE ENCOUNTER IN OUR WORK

Like many charities, CFAB continued to operate in a challenging external environment during 2025/26. Rising costs, increased competition for funding and continued global uncertainty **placed pressure on voluntary income and reinforced the importance of maintaining a diverse and sustainable funding base**. While we were pleased to secure a number of significant trust and foundation grants during the year, we recognise the need to continue broadening our income streams to ensure the long-term sustainability of our services.

The year also marked a period of organisational change. Following the introduction of our new five-year strategy, **we welcomed several new members of staff, including a Deputy Chief Executive, a Policy and Communications Officer, a Finance and Business Support Officer, and a Programme Support Officer**, while also saying goodbye to a number of long-serving colleagues.

As with any period of transition, maintaining organisational knowledge, supporting new colleagues and embedding new ways of working required significant investment across the organisation. We are grateful to all staff for their commitment and professionalism throughout this period of change.



Demand for specialist cross-border social work expertise also continued to evolve. While case numbers fluctuate from year to year, **the complexity of cases remains high, with many involving multiple jurisdictions, safeguarding concerns and international family networks**. Responding effectively to these increasingly complex cases requires continued investment in specialist skills, international partnerships and professional development.

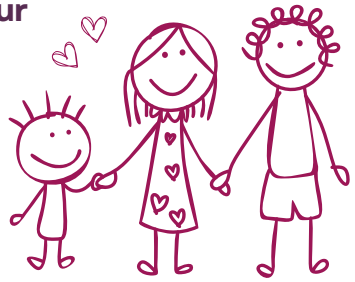
Alongside these operational challenges, **we continued to strengthen the organisation for the future.** During the year, we began planning for the relocation of our office ahead of the expiry of our current lease, ensuring that future accommodation continues to meet the needs of our staff while representing good value for money. We also introduced an Artificial Intelligence Policy and began investing in staff capability to support the safe, ethical and effective use of emerging technologies, alongside our ongoing investment in cyber security and data protection.

OUR FUTURE PLANS

The first year of delivering our 2025–2030 Strategy has provided a strong foundation for the years ahead. Building on the progress made during 2025/26, we will continue to strengthen our services, grow our influence and invest in the long-term sustainability of CFAB. Our priorities for the coming year include:

Supporting children and families

We will continue to expand our support for children and families with international connections, responding to increasing demand for our services. This includes **growing our Family Reunification Project** to reach more refugee and asylum-seeking children and families, while **expanding our newly established immigration advice service.** With Level 2 accredited advisers now in place, we are well positioned to increase access to specialist immigration advice for families navigating complex cross-border situations.



Supporting professionals

We will continue to strengthen the support available to professionals working with children and families with international connections. **Our free national Advice Line will remain at the heart** of this work, providing timely specialist advice to social workers, local authorities and other practitioners navigating complex cross-border cases. We will continue to invest in our training and resources, helping professionals build the knowledge and confidence needed to make informed decisions for children.



Alongside this, **we will launch our new Family Group Decision Making (FGDM) service,** helping local authorities meet their duties under the Children's Wellbeing and Schools Act. By bringing our expertise in international social work to the FGDM process, we will help ensure that children with family members overseas are afforded the same opportunity to remain safely connected to their wider family network.

To ensure more professionals can benefit from our specialist expertise, **we will strengthen our engagement with senior leaders in children's social care, professional membership bodies and partner organisations across the sector**. By raising awareness of our services and sharing best practice, we aim to build stronger partnerships, increase access to specialist support and ensure more children with international family connections receive the right support at the right time.

Influencing policy and practice

We will continue to **advocate for greater recognition of international family networks within children's social care and the family justice system**. A key priority will be publishing our research into how local authorities identify and assess overseas family members, culminating in a **parliamentary launch during Kinship Care Week**. By establishing the national picture of current practice, the report will provide an evidence base to support our work with government, parliamentarians and sector partners to ensure international family members are routinely identified, explored and assessed as part of children's care planning.

Our **Chief Executive's appointment to the Department for Education's National Kinship Advisory Board** places CFAB in a strong position to contribute to the implementation of the National Kinship Care Strategy and to advocate for international families to be fully reflected within future legislation, guidance and practice. We will also c**ontinue to engage with the Law Commission's review of kinship care and work with government** and sector partners to ensure that any future reforms, including proposals for a Kinship Care Order, recognise the unique considerations of international kinship care.

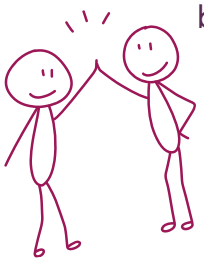


Alongside this, **we will contribute to the development of statutory guidance for Family Group Decision Making**, helping to ensure that children with family members overseas have the same opportunity to remain safely connected to their wider family network. Building partnerships and extending our reach

Continuing to **strengthen our relationships with governments, statutory agencies and international partners across the UK remains a key priority.** Building on our growing profile in Scotland, we will deepen our engagement with the Scottish Government and partner organisations while **expanding our presence in Wales, where we continue to support the Central Authority in cases involving children with international family connections**. Internationally, we will continue to strengthen partnerships that improve outcomes for children across borders.

Strengthening our organisation

We will continue to strengthen CFAB's long-term sustainability by diversifying our income and building new strategic partnerships. A key priority will be **growing 20,000 Futures, our flagship campaign to support 20,000 children by 2030**, enabling us to expand our services and invest in long-term change for children with international family connections. We will also **develop new corporate partnerships, strengthen relationships with trusts, major donors and supporters, and enhance the opportunities people have to engage with our work**. Alongside this, we will refresh our website to better reflect children's voices, improve accessibility and ensure our services are easier to understand and access.



We will also **continue to invest in our people, systems and infrastructure**, ensuring we have the capacity, skills and resources needed to deliver our strategy and respond to changing needs. Central to this will be **embedding our Experts by Experience board across all areas of our work, ensuring that lived experience informs our services, policy, influencing, communications and organisational development**. By placing the voices of children, young people and families with lived experience at the heart of our decision-making, we will strengthen both the quality and impact of our work.



FINANCIAL REVIEW

The charity generated a **surplus of £78,963 during the year** (2025: deficit of £60,595). Earned income in the form of casework/membership fees/training constituted 41% of the charity's income, 2025: 50 percent. Cash and cash equivalents reduced by £126,087 during the year, primarily as a result of investments being reclassified from cash holdings into long-term investments.

We received £358,000 of voluntary income, £68,000 above budget, 2025: £293,000 and £333,000 of earned income, £38,000 above budget, 2025: £352,000. We have achieved £102,000 of savings in both direct and indirect costs. Our diligent staff have helped ensure our ongoing financial strength.

To strengthen our long-term financial sustainability, **we will continue to diversify our income across both earned and voluntary sources**. We will build on our strong relationships with local authorities by responding to growing demand for specialist services, including Family Group Decision Making, immigration advice and training, while increasing participation in our membership scheme.

Alongside this, **we will continue to strengthen our voluntary income by securing multi-year support from trusts and foundations, developing a more strategic corporate partnership programme, growing our major donor community and enhancing opportunities for supporters to engage with CFAB through appeals, campaigns and events**. By broadening our funding base, we aim to build greater financial resilience and ensure we can continue to meet the growing needs of children and families with international connections.

As with many charities of our size, financial sustainability can be a struggle in uncertain times. However, we are confident we remain a going concern in the short and long-term.

Designated Funds

Trustees have set aside £77,000 of unrestricted funds for business continuity £50,000 of unrestricted funds for emergency and £100,000 for Projects. This fund makes up part of the total reserves.

Reserves Policy

The Trustees have decided that it is appropriate to set a minimum level of free reserves to cover known wind-up costs and so that we can respond to risks that are likely to require a period of adjustment or take action to capitalise quickly on major unforeseen and strategic opportunities.

This is particularly important given current global instability and rising costs. Our assessment of the reserves we require is the equivalent of three to six months planned expenditure, which is between £237,775 to £475,550. These reserves are necessary to manage day to day operating risks, providing cash flow, creating a "buffer" against any mismatch in timing between income and expenditure, and ensuring funds are reasonably available for day-to-day management. At year end 31/03/2026, the free reserves stood at £552,058.



The reserves policy will be kept under review and reserve levels adjusted as perceptions of risk and other factors change.

Fundraising

Legislation defines fundraising as "soliciting or otherwise procuring money or other property for charitable purposes". Though CFAB does not undertake widespread fundraising from the general public, our team has focused on securing grants from trusts and foundations and major gifts from individual supporters. Such amounts receivable are presented in our accounts as "Donations and legacies" and are all voluntary in nature.

Despite a challenging fundraising environment across the voluntary sector, CFAB achieved a strong fundraising year, with increased income from trusts and foundations helping to offset pressures across other income streams and contributing to a healthy financial position. We were grateful to receive renewed support from longstanding funders including the Schroder Foundation, the Bleu Blanc Rouge Foundation, the Esmée Fairbairn Foundation and the Calleva Foundation. We also welcomed new supporters, with the Dulverton Trust providing vital funding for our Family Reunification Project and AB Charitable Trust supporting our core organisational costs.

During the year, we launched 20,000 Futures, our flagship campaign to support 20,000 children by 2030. Running alongside our 2025–2030 Strategy, the campaign will help us demonstrate our ambition, grow our community of supporters, develop new strategic partnerships and generate the sustainable funding needed to expand our services and increase our impact for children and families with international connections. We also took part in the Big Give Christmas Challenge, raising more than £50,000, including matched funding. This provided a strong platform for 20,000 Futures and helped broaden engagement with new and existing supporters.

CFAB does not engage professional fundraisers or commercial participators and all fundraising activities are undertaken directly by charity staff, volunteers or trustees. The charity is registered with the Fundraising Regulator and seeks to comply with the Fundraising Regulator's Code of Fundraising Practice. The Trustees are pleased to report that no fundraising complaints were received during the year ended 31 March 2026 (2025: Nil), and no breaches of fundraising regulations or standards were identified.

CFAB remains committed to maintaining the highest standards of ethical fundraising and to ensuring that all funds raised are used effectively in furtherance of its charitable purposes and for the benefit of the children and families it supports.

Looking ahead

CFAB's mission remains unchanged: to use our expertise and experience to ensure that children and families separated across international borders receive the care, protection and support they need, wherever they are in the world.

As we look ahead, we remain committed to ensuring every child has the opportunity to grow up safely within their family wherever possible. The first year of delivering our 2025–2030 Strategy has laid strong foundations, and we are well placed to build on this momentum by expanding our services, strengthening our influence and deepening our partnerships across the UK and internationally.

While we recognise the financial and operational challenges facing the voluntary sector, we are confident that our clear strategic direction, specialist expertise and diverse income streams position us well to continue delivering lasting impact for children and families. Our priorities for the year ahead are set out in the 'Our Future Plans' section on page 16 of this report.

STRUCTURE, GOVERNANCE & MANAGEMENT

Part of our objectives includes ensuring our governance framework is robust and enables us to achieve our mission. This section explains how we achieve this.

Governing Document

CFAB is registered in England and Wales as a charitable company limited by guarantee. It is registered with Companies House (number 04025539) and the Charity Commission (number 1085541). The activities of the company and certain governance rules are laid out in the Memorandum and Articles of Association. The Board of Trustees, who in turn delegate day-to-day management to the Chief Executive Officer, govern the Charity.

Recruitment & Appointment of the Board

CFAB's Articles of Association permit it to have a "maximum of sixteen" Trustees. The Board does not see the number as a target, and in accordance with the Charity Commission agrees only to have the number of Trustees needed to fulfil their duties to the charity, with a minimum of four. This must include three officers: Chair, Vice Chair, and Treasurer. CFAB also includes the President as an officer. The Board is responsible for assessing skills gaps and seeking to identify the profile of Trustees which would best serve the organisation's needs as vacancies become available. The role of a Trustee is open to anyone who has the required skills or can add value.

In 2020/21 we introduced diversity monitoring throughout CFAB, to ensure that we continue to be an inclusive organisation and that we focus on characteristics that are meaningful in our work, such as being more inclusive of those who have lived experience such as experience of kinship care. This has included reviewing all of our recruitment practices and ensuring diversity amongst our Trustees. In the interests of transparency and diversity, the Board may advertise all Trusteeships via traditional or social media, Trustee recruitment websites, or by sharing the advertisement with suggested candidates who meet the skills required. Prospective Trustees are asked to submit their CVs to the full Board for its consideration and eventual approval of the appointment. All Trustees participate in a structured induction so they can fulfil their role effectively. Trustees are not paid.

Board Induction & Training

As part of their selection and subsequent induction, our potential/new Board members are invited to meet our Chief Executive, Chairman and other Trustees to talk through the role and responsibilities of Trustees, the work of the charity and its governance structures. New Board members are given our organisational strategy and other information including promotional materials and funder reports. They will also attend a half-day induction with senior management team members and participate in our weekly allocation of cases meeting, to ensure familiarity with the core content of our work. Board members are invited to attend the charity's events and receive updates on the charity's work via the Chief Executive's report which is presented as a key agenda item at each Board meeting.



Management Framework

The Board is responsible for ensuring good governance across CFAB. It appoints and provides line management and advice to the Chief Executive as necessary.

It provides strategic guidance to the senior management team to fulfil their role and to the Chief Executive to take full operational responsibility for the running of the organisation.

The Board takes advice from the Chief Executive and has such oversight as is necessary to approve and make decisions, including in relation to key issues such as: review and approval of the strategic plan; horizon scanning and management of risk; approval of the annual budget; approval of any exceptional expenditure or loans; performance measurement of operations; revision of CFAB's core mission; any proposed changes to name or branding; the establishment of strategic alliances; major structural changes; input to the appointment of Senior Management Team, in partnership with the Chief Executive.

The Board delegates authority to the Chief Executive for all operational matters and the management of the charity, and for such strategic issues as are delegated by the Board to the Chief Executive. The Chief Executive is required to provide regular, comprehensive updates to the Board regarding: progress in delivering organisational strategy and core services; financial health of the organisation; key operational matters and staffing changes; key changes to the external environment including risks, opportunities and threats which may have a bearing on CFAB's ability to deliver its core mission.

The Board meets four times a year. There are separate meetings of Board sub-committees, generally four times per year and held one month before the full Board meeting. The Board reviews the major risks to which the charity is exposed on a quarterly basis. Identified risks fall broadly into three categories: operations, finance and reputation. The Board has established procedures to mitigate these as far as possible. Whilst these procedures can mitigate major risks, the Board is aware that systems can only provide reasonable – and not absolute – assurance that key risks have been adequately identified and managed. Internal control procedures are designed to highlight the progress made towards achieving our mission, to maintain expenditure within the limits of available income and to safeguard our assets.

The Finance and HR Group is responsible, on behalf of the Board, for oversight of good financial and governance management, including: monitoring of financial targets and performance; audit oversight; risk management oversight; assurance that financial planning and control processes are in place and being implemented in financial policies and controls operated by the staff team; assurance that HR policies and procedures are in place and being implemented. The Finance and HR Group also reviews the remuneration packages of senior management of the organisation.

The Policy and Practice Group is responsible, on behalf of the Board, for oversight of good policy in relation to the delivery of CFAB's core services and social work practice including: regular monitoring and evaluation to ensure quality of services; review quarterly statistics on service provision and service users' feedback; consideration of charity impact; periodic review of Social Work policies.

The Marketing Group is responsible, on behalf of the Board, for oversight of CFAB's major communication channels and planned promotions. It has a particular focus on the business-to-business promotion of the charity to local authorities.

The Fundraising Group is responsible, on behalf of the Board, for oversight of good policy as relates to the delivery of CFAB's fundraising work. It also oversees much of CFAB's event and campaigns schedule, particularly when these relate to fundraising initiatives and profile-raising.

Renumeration

The governing principles of the charity's remuneration policy are as follows, to ensure delivery of the charity's objectives:

- to attract and retain a motivated workforce with the skills and expertise necessary for organisational effectiveness;
- that remuneration should be equitable and coherent across the organisation;
- to take account of the purposes, aims and values of the Charity;
- to ensure that pay levels and pay increases are appropriate in the context of the interests of our beneficiaries.

All salaries are reviewed and benchmarked against comparable jobs at similar London based charities and general prevailing market rates. The General Pay Award is considered each year and is based on a range of indices such as Retail Price Index, Consumer Price Index and comparison to what other organisations of our size are doing in regard to salary rises in the third sector.

The senior management team sits within the framework of the salary structure as set out above. Remuneration for the year ended 31 March 2026 comprised salary and pension contributions. There are no other pecuniary benefits for senior or other staff at the Charity.

Conflict of Interest

We keep a register of interests for all Trustees to pro-actively manage any conflicts of interest. Should they arise, the Trustee in question must recluse him- or herself from the discussion.

Risk Management

The Trustees recognise that effective risk management is essential to ensuring CFAB can continue to protect vulnerable children and families across international borders. The Board maintains a comprehensive risk register which is reviewed quarterly and monitored through the Finance & HR Group and reported to the full Board. Risks are assessed based on the likelihood of occurrence and potential impact on the charity, with risks scoring eight or above subject to active mitigation and ongoing monitoring.

The Trustees consider operational, financial, governance, safeguarding, information security and reputational risks, together with the effectiveness of the controls in place to manage them. While risk management systems can provide reasonable assurance against material loss or failure, they cannot eliminate all risk.

During the year, the principal risks identified by the Trustees included:

Maintaining high-quality overseas service delivery:
CFAB's work depends on trusted international partners and practitioners operating across more than 130 countries. Challenges within overseas child protection systems, capacity constraints and differing professional standards may affect service delivery and response times. The charity continues to strengthen due diligence procedures, maintain oversight of overseas partners and independent social workers, and work closely with the International Social Service (ISS) network to maintain service quality.

Capacity and retention of specialist staff:
Demand for specialist international social work expertise remains high and the charity operates within a competitive recruitment market. The Trustees recognise the importance of retaining skilled staff and maintaining organisational knowledge. Mitigation measures include regular salary benchmarking, flexible and hybrid working arrangements, staff wellbeing initiatives, professional development opportunities and workforce planning.

Increasing complexity and demand for services.:
Although referral volumes fluctuate, individual cases increasingly involve multiple jurisdictions, safeguarding concerns and complex family circumstances. The charity regularly reviews caseloads, utilises specialist independent social workers where appropriate, invests in management capacity and monitors operational performance to ensure quality standards are maintained.

Income generation and financial sustainability:
The external fundraising environment remains challenging, with increased competition for grants and donations alongside pressure on statutory funding. To mitigate this risk, CFAB maintains a diversified funding strategy encompassing trusts and foundations, earned income, statutory contracts, fundraising events, corporate partnerships and major donors. The Trustees also maintain appropriate free reserves in accordance with the reserves policy.

Cyber security and data protection:
As a charity handling highly sensitive personal information relating to children and families, information security remains a significant risk. Controls include multi-factor authentication, staff training, secure hosted systems, ongoing cyber security monitoring, data protection policies, transfer risk assessments for international partners and regular reviews of information governance arrangements.

Reputational and external policy risks:
Changes in public policy, international migration issues and wider political developments may affect stakeholder perceptions, funding opportunities and demand for services. The charity seeks to mitigate these risks through evidence-based advocacy, strong stakeholder relationships, high-quality service delivery and clear communication of its charitable purpose and impact.

Trustees are satisfied that appropriate systems and procedures are in place to identify, assess and manage risks effectively and that the charity's risk management framework continues to evolve in response to changes in the external environment.

Serious Incident Reporting

Given the nature of CFAB's work supporting vulnerable children and families across international borders, safeguarding and risk management remain key priorities for the organisation. The Trustees receive regular reports on safeguarding matters, information governance, cyber security, financial controls and compliance risks and are satisfied that appropriate systems are in place to identify and respond to issues promptly.

The Trustees are aware of their obligations under the Charity Commission's Serious Incident Reporting framework and have established procedures for reporting any significant safeguarding concerns, data breaches, fraud, regulatory matters or other incidents requiring notification. No incidents meeting the Charity Commission's reporting threshold occurred during the year ended 31 March 2026.

STATUTORY & FINANCIAL INFORMATION FOR THE YEAR ENDED 31 MARCH 2026



REFERENCE & ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2026

Registered name of charity

Children and Families Across Borders (CFAB)

Charity registration number

1085541

Registered office

Unit V422, Vix Studios, 1-45 Durham Street
Vauxhall, London
United Kingdom
SE11 5JH

Company registration number

040255139

Trustees

Chair: Mr Michael Phair
Vice Chair: Ms Anita Kara, BSc (Hons), MBA, MCIM, FRSA
Treasurer: Ms Marija Martinovic, FCCA
Ms Cornelia Andrecut
Mr James Cox (Resigned 1 August 2025)
Ms Angie Garvich
Mr Christopher Hames KC
Mr Robert Henderson (appointed 5 February 2026)
Ms Hilka Holman
Dr David N. Jones, PhD, MA (Nottm) BA (Hons) (Oxon), CQSW (Resigned 16 June 2026)
Mr Douglas Lewis CBE
Ms Victoria Mellor
Mr Richard Morris MBE
Mr Dalvinder Nagra (appointed 7 November 2025)
Mrs Karina Kim Peen
Mr Hirsh Sharma BA DMS CGMA AICPA (Resigned 7 November 2025)
Mr Mark Tate, MA (Hons), Oxon, MCSI

CEO

Ms Carolyn Housman

Honorary positions

President Mr Douglas Lewis CBE

Patrons

Royal Patron: Her Royal Highness Princess Alexandra
Mrs Dalal Al-Duwaisan
Sir Harvey McGrath
Mrs Sarah Sillem
Mr Steve Rider
Mrs Monir Sattaripour
Baroness Scotland, PC, KC

Auditors

SCB (Accountants) Limited
31 Sackville Street
Manchester
M1 3LZ

Solicitors

Paul Hastings (Europe) LLP
100 Bishopsgate
London
EC2N 4AG

Relationships

CFAB is the UK member of the International Social Service network.
CFAB is a member of the Kinship Care Alliance.
CFAB is a member of Family for Every Child.



STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also the directors of Children and Families Across Borders (CFAB) for the purpose 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (Statement of Recommended Practice);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement of disclosure to auditor

In accordance with company law, the company's Directors certify that:

- so far as they are aware, there is no relevant audit information of which the company's auditors are unaware; and
- as the Directors of the company, they have taken all the steps that they ought to have taken in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

Auditor

In accordance with the company's articles, a resolution proposing that SCB (Accountants) Limited be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees and signed on its behalf by:



Michael Phair
Chair of the Board of Trustees

Date: 23.09.2026

REPORT OF THE INDEPENDENT AUDITOR TO THE TRUSTEES OF CHILDREN AND FAMILIES ACROSS BORDERS (CFAB)

Opinion

We have audited the financial statements of Children and Families Across Borders (CFAB) (the 'charitable company') for the year ended 31 March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows 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, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and 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.

REPORT OF THE INDEPENDENT AUDITOR TO THE TRUSTEES OF CHILDREN AND FAMILIES ACROSS BORDERS (CFAB)

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 directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements: and
- The directors' report has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charitable company for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 gained an understanding of the legal and regulatory framework applicable to the charitable company and how it operates and considered the risk of acts by the charitable company that were contrary to applicable laws and regulations, including fraud. We discussed with the trustees the policies and procedures in place regarding compliance with laws and regulations. We discussed amongst the audit team the identified laws and regulations, and remained alert to any indications of non-compliance.

REPORT OF THE INDEPENDENT AUDITOR TO THE TRUSTEES OF CHILDREN AND FAMILIES ACROSS BORDERS (CFAB)

During the audit we focussed on laws and regulations which could reasonably be expected to give rise to a material misstatement in the financial statements, including, but not limited to, the Companies Act 2006, Charity Act 2011, SORP 2019, employment law and health and safety. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management.

- ·We reviewed systems and procedures to identify potential areas of management override risk. In particular, we carried out testing of journal entries and other adjustments for appropriateness,
- We reviewed accounting policies for evidence of management bias and ensured that the accounting policies were correctly applied to the financial statements.
- We reviewed minutes of Trustee Board meetings, any correspondence with the Charity Commission and reviewed the procedures in place for the reporting of any incidents to the Trustee Board including serious incident reporting of these matters as necessary with the Charity Commission.
- We agreed the financial statement disclosures to underlying supporting documentation, made enquiries of management and officers of the charitable company regarding laws and regulations applicable to the organisation and discussed whether there had been any known breaches of laws and regulations in order to consider any possible further considerations or impact upon the Charity.
- We reviewed the risk management processes and procedures.

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 Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Roodramun Sonah
Senior Statutory Auditor
for and on behalf of
SCB (Accountants) Limited
Chartered Accountants
Statutory Auditors

Date: 25.09.2026

31 Sackville Street
Manchester
M1 3LZ

STATEMENT OF FINANCIAL ACTIVITIES

Including income and expenditure account for the year ended 31 March 2026

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2026 £	Total 2025 £
Income from:						
Donations and legacies	3	227,713	-	300	228,013	197,873
Charitable activities	4	497,649	-	220,383	718,032	761,183
Fundraising income	5	131,834	-	-	131,834	82,987
Investments	6	33,448	-	-	33,448	25,354
Total income		**890,644**	**-**	**220,683**	**1,111,327**	**1,067,397**
Expenditure on:						
Raising funds	7	130,324	-	-	130,324	113,935
Charitable activities	8	701,914	-	212,827	914,741	1,014,057
Total expenditure		**832,238**	**-**	**212,827**	**1,045,065**	**1,127,992**
Net gains/(losses) on investments	12	12,701	-	-	12,701	-
Net incoming/(outgoing) resources before transfers		**71,107**	**-**	**7,856**	**78,963**	**(60,595)**
Gross transfers between funds		(100,000)	100,000	-	-	-
Net (outgoing)/incoming resources		**(28,893)**	**100,000**	**7,856**	**78,963**	**(60,595**
Fund balances at 1 April 2025		736,152	127,154	98,666	961,972	1,022,567
Fund balances at 31 March 2026		**707,259**	**227,154**	**106,522**	**1,040,935**	**961,972**

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BALANCE SHEET

As at 31 March 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Investments	14		155,201		-
Current assets					
Debtors	15	114,790		129,296	
Cash at hand and in bank		980,432		1,106,519	
		1,095,222		1,235,815	
Creditors: amounts falling due within one year	16	**(209,488)**		**(273,843)**	
Net current assets			885,734		961,972
Total assets less current liabilities			**1,040,935**		**961,972**
Income funds					
Restricted funds	18		106,522		98,666
Unrestricted funds					
Designated funds	19	227,154		127,154	
General unrestriced funds		707,259		736,152	
			934,413		863,306
			1,040,935		961,972

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006.

The notes on pages 24 to 40 form part of these financial statements.

The financial statements were approved by the Trustees on 23 September 2026 and signed on behalf by:



Michael Phair
Chair of the Board of Trustees

Company registration number 04025539

STATEMENT OF CASH FLOWS

For the year ended 31 March 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Cash absorbed by operations	**26**		(17,035)		(89,117)
Investing activities					
investments		(142,500)		-	
Investment income received		33,448		25,354	
Net cash (used in)/generated from investing activities			**(109,052)**		**25,354**
Net cash used in financing activities			**-**		**-**
Net decrease in cash and cash equivalents			**(126,087)**		**(63,763)**
Cash and cash equivalents at beginning of year			1,106,519		1,170,282
Cash and cash equivalents at end of year			**980,432**		**1,106,519**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2026

1. Accounting policies

Charity information

Children and Families Across Borders (CFAB) is a private company limited by guarantee incorporated in England and Wales. The registered office is Unit V422 Vox Studios 1-45 Durham Street, Vauxhall, London United Kingdom, SE11 5JH. The members of the company are the Trustees named on legal and administrative information page. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charitable company's Memorandum and Article of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis which forecasts that the charity will have adequate resources to continue in operational existence for a period of at least 12 months from the date of this financial report.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. A forecast has been prepared for a period of more than 12 months from the date of approval of these financial statements. The forecast indicates that, whilst taking into account reasonable downsides, sufficient funds are expected to be generated within the charity so as to meet liabilities as they fall due.

1.3 Charitable funds

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1. Accounting policies

1.4 Income

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

Grants (including government) and donation income is received from trusts and individual donors and includes Gift Aid where applicable.

Membership fees are recognised equally over the period of each individual membership, and deferred income is included in creditors.

Casework fees are recognised at the time of invoicing unless the complexity and estimated time to complete the work extends over one month, in which case it is recognised over the expected time to complete the case, and deferred income is included in creditors.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Expenditure on raising funds comprise the costs of advertising and promoting events and the costs of running the events and associated costs, and include an apportionment of other staff and support costs.
- Expenditure on charitable activities includes social worker staff costs and overseas casework costs and an apportionment of other staff and support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Allocation of support costs

Support costs are those functions that assist the work of the charity and have been allocated between staff, premises, other and governance. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. allocated between cost of raising funds and expenditure on charitable activities. All the general support and governance costs are allocated to activities on the basis of staff cost of each activity.

1.6 Tangible fixed costs

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

All assets costing more than £500 are capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% straight line
Computers	33% straight line

1. Accounting policies

1.7 Fixed asset investments

Fixed asset investments comprise units held in a pooled investment fund and are held to support the charity's long-term funding objectives and investment strategy.

Investments are initially recognised at cost and subsequently measured at fair value at each reporting date. Fair value is determined using the published market value of the underlying units held at the balance sheet date. Realised gains and losses arising on disposal and unrealised gains and losses arising from changes in fair value are recognised in the Statement of Financial Activities in the period in which they arise.

Investment income, including interest, distributions and other investment returns, is recognised in the Statement of Financial Activities when the charity's entitlement to the income can be established and receipt is probable.

1.8 Cash and cash equivalents

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

1.9 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 at transaction value and subsequently measured at their settlement value. Fixed assets are recorded at depreciated historical cost, all other assets and liabilities are recorded at cost which is their fair value.

1.10 Taxation

The company 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 company 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.

1.11 Creditors and provisions

Creditors and Provisions are recognised when the charitable company has a legal or constructive present obligation as a result of a past event, it is probable that the charitable company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.12 Operating leases

Rental charges are recognised as an expense over the term of the lease on a straight line basis.

1.13 Pensions

Employees of the charity are entitled to join a People's Pension Scheme. The charity contribution is restricted to the contributions disclosed in note 8. There were no outstanding contributions at the year end. The costs of the defined contribution scheme are included with the associated staff costs and allocated therefore to raising funds, charitable activities, support and governance costs and charged to the unrestricted funds of the charity.

1. Accounting policies

1.14 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, Lease deposit and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

1.15 Foreign currency translation

Foreign currency transactions are recorded at the exchange rate ruling on the date of transaction. Foreign exchange gains and losses resulting from the settlement of such transactions, and from the retranslation at year end exchange rates of monetary assets and liabilities denominated in foreign currencies, are recognised in the Statement of Financial Activities.

1.16 Termination payments

Termination payments are payable when employment is terminated before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for such payments. The charity recognises termination payments when it is demonstrably committed to either:

- terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal or
- providing termination payments as a result of an offer made to encourage voluntary redundancy.

1.17 Use of Volunteers

The charity benefits significantly from the services of volunteers. In accordance with the Charities SORP, the economic contribution of volunteers is not recognised within the financial statements as there is no reliable basis for measuring the value of services provided. The contribution made by volunteers is referred to within the Trustees' Report and relevant notes to the financial statements where appropriate.

2. Critical accounting estimates and judgements

In the application of the charitable company's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors considered relevant. Actual results may differ from these estimates.

The Trustees consider the following to be the key sources of judgement and estimation uncertainty in preparing the financial statements.

Significant judgements

Income recognition and deferred income
Judgement is required in determining whether income received from casework contracts, training, membership subscriptions and grant funding should be recognised immediately or deferred to future accounting periods. The Trustees assess the nature of the performance obligations and the stage of completion of services provided at the reporting date in determining the appropriate recognition of income.

Classification of funds
Judgement is exercised in determining whether income is classified as restricted, unrestricted or designated. This requires consideration of the terms and conditions attached to grants, donations and other funding arrangements to assess whether restrictions imposed by funders exist and whether such restrictions meet the definition of restricted funds under the Charities SORP.

Going concern
The Trustees have exercised judgement in concluding that the charity is a going concern. In making this assessment, the Trustees reviewed forecasts and cash flow projections covering at least twelve months from the date of approval of the financial statements and considered the charity's cash reserves, funding profile and potential downside scenarios.

Classification of investment
Judgement is exercised in determining the appropriate classification of the charity's investment in IFSL as a fixed asset investment rather than cash or cash-equivalent holdings. In making this assessment, the Trustees considered the nature of the investment, its investment characteristics, and their intention to hold the investment for the long term as part of the charity's strategic investment objectives. Based on this assessment, the investment has been classified as a fixed asset investment and measured at fair value in accordance with FRS 102.

Key sources of estimation uncertainty

Deferred income
The charity receives income in advance relating to memberships, casework services and grant-funded activities. Estimation is required in determining the proportion of income relating to services not yet delivered at the reporting date and therefore requiring deferral.

Recoverability of trade debtors
The Trustees review outstanding debts at the reporting date and assess whether any provision for doubtful debts is required. This assessment considers the age of balances, payment history and known circumstances of debtors.

Allocation of support costs
Support and governance costs are allocated across charitable and fundraising activities based on staff cost proportions. The Trustees consider this to be the most appropriate basis for reflecting the consumption of support resources, although alternative allocation bases may produce different results.

Useful economic lives of fixed assets
Depreciation is calculated based on management's estimate of the useful economic lives of tangible fixed assets. The appropriateness of these useful lives is reviewed periodically in light of operational experience and technological developments.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

3. Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2026 £	Total 2025 £
Donations and gifts				
General donations	72,345	300	72,645	73,057
Esmee Fairbairn Foundation	60,493	-	60,493	57,656
Schroder Foundation	30,000	-	30,000	25,000
Bleu Blanc Rouge Foundation	50,000	-	50,000	25,000
Other small grants	14,875	-	14,875	17,160
	227,713	300	228,013	197,873
For the year ended 31 March 2025	**192,873**	**5,000**		**197,873**

4. Charitable activities

	Charitable Income £	Total 2026 £	Total 2025 £
Family reunification services	90,000	90,000	90,000
Membership fees	85,164	85,164	102,014
Casework fees	365,494	365,494	417,588
Training/Other income	9,991	9,991	12,626
Life story work	-	-	45,000
Advice line	24,568	24,568	11,674
Other grants	68,464	68,464	39,081
Welsh Central Authority	40,000	40,000	40,000
Other income	-	-	3,201
Dulverton Trust	34,351	34,351	-
	718,032	718,032	761,183
For the year ended 31 March 2025			
Unrestricted funds	536,528		536,528
Restricted funds	224,655		224,655
	761,183		761,183

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5. Fundraising income

	Unestricted funds £	Total 2026 £	Total 2025 £
ICP event	129,400	129,400	-
Other event	2,434	2,434	-
Golf event	-	-	82,987
For the year ended 31 March 2025	**82,987**		**82,987**

6. Investments

	Unrestricted funds £	Total 2026 £	Total 2025 £
Bank interest	33,448	33,448	25,354
	33,448	33,448	25,354
For the year ended 31 March 2025	**25,354**		**25,354**

7. Raising funds

	Unestricted funds £	Total 2026 £	Total 2025 £
Events costs	49,074	49,074	19,773
Other allocated costs	879	879	971
Staff costs	61,048	61,048	71,722
Share of support costs (see note 9)	17,201	17,201	19,453
Share of governance costs (see note 9)	2,122	2,122	2,016
	130,324	130,324	113,935
For the year ended 31 March 2025	113,935		113,935
	113,935		113,935

8. Charitable activities

	Direct costs £	Total 2026 £	Total 2025 £
Advice Line	120,477	120,477	97,451
Overseas assessments	437,855	437,855	568,815
UK assessments	181,067	181,067	108,865
Training	36,657	36,657	97,129
	776,056	776,056	872,260
Share of support costs (see note 9)	123,458	123,458	123,458
Share of governance costs (see note 9)	15,227	15,227	13,314
	914,741	914,741	1,014,057
Analysis by fund			
Unrestricted funds	701,914	701,914	778,997
Restricted funds	212,827	212,827	235,726
	914,741	914,741	1,014,057
For the year ended March 2025	778,331		778,331
Unrestricted funds	235,726		235,726
Restricted funds	1,014,057		1,014,057

Support costs have been allocated between charitable activities and other trading activities on the basis of staff cost and allocated to activity according to staff cost.

9. Support costs

	Support costs £	Governance costs £	Total 2026 £	Total 2025 £
Staff costs	99,029	-	99,029	118,932
Other staff costs	17,573	-	17,573	6,915
Premises	24,057	-	24,057	22,089
Finance & governance costs	-	17,349	17,349	15,330
	140,659	17,349	158,008	163,266
Analysed between				
Fundraising	17,201	2,122	19,323	21,469
Charitable activities	123,458	15,227	138,685	141,797
	140,659	17,349	158,008	163,266

Finance and governance costs includes the following:

	2026	2025
Bank charges	1,898	1,649
Financial Admin charges	4,192	3,631
Data protection advice	47	35
Trustee expenses	133	638
Trustee indemnity and cyber insurance	572	982
Bad debt provisions	-	(1,333)
Insurance	379	-
Audit fees	8,850	8,640
Exchange difference	1,278	1,088
	17,349	15,330

10. Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year (2025: £Nil).

Expenses totalling £133 (2025: £638) were reimbursed to Trustees in respect of costs incurred wholly, necessarily and exclusively in the performance of their duties as Trustees.

Trustee donations are disclosed in Note 20: Related Party Transactions.

11. Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Social workers & Caseworkers	9	10
Fundraising	2	2
Administration & Finance	3	4
Policy & Marketing	2	3
Total	16	19

Employee costs	2026 £	2025 £
Wages and salaries	633,666	690,617
Social security costs	82,715	71,838
Other pension costs	27,817	30,9.33
	744,198	793,388

The Charity considers that the key management personnel comprise the Trustees and the Senior Management Team - who are the Chief Executive, Deputy CEO/ Head of Fundraising, Head of Finance and HR, Head of Service. The total employee benefits including employer pension contribution of the key management personnel of the charity were £282,765 (2025 - £306,797).

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2026 Number	2025 Number
£60,000-£69,000	1	-
£80,000-£89,000	-	1
£100,000-£109,999	-	1
£110,000-£119,999	1	-

12. Net gains/(losses) on investments

	Unrestricted funds £	Total 2026 £	Total 2025 £
Unrealised Gain / (loss) on investment	12,701	12,701	-
	12,701	12,701	-

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

13. Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 April 2025	7,454	35,022	42,476
At 31 March 2026	7,454	35,022	42,476
Depreciation and impairment			
At 1 April 2025	7,454	35,022	42,476
At 31 March 2026	7,454	35,022	42,476
Carrying amount			
At 1 April 2025	-	-	-
At 31 March 2026	-	-	-

At 31 March 2026, all tangible fixed assets were fully depreciated and accordingly had a net book value of £Nil (2025: £Nil). The assets remain in operational use by the charity and continue to support the delivery of its charitable activities. The Trustees review the condition and continued use of such assets periodically and are satisfied that the depreciation policies applied remain appropriate.

14. Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2025	-
Transfer from cash at bank	142,500
Unrealised Gain	12,701
At 31 March 2026	155,201
Carrying amount	
At 31 March 2026	155,201
At 31 March 2025	-

The charity holds units in the IFSL CAF ESG Income and Growth Fund, which are held as part of the charity's long-term investment and reserves strategy. The investment is carried at fair value, determined using the published unit price of the fund at the reporting date. During the year, an unrealised gain of £12,701 has been recognised within the Statement of Financial Activities.

15. Debtors

	2026 £	2025 £
Amounts falling due within one year:		
Trade debtors	47,051	67,184
Lease deposit	29,508	22,514
Prepayments and accrued income	38,231	39,598
	114,790	129,296

16. Creditors

	Notes	2026 £	2025 £
Amounts falling due within one year:			
Taxation and social security	17	17,952	24,011
Deferred income		70,883	128,164
Trade creditors		56,063	51,322
Other creditors		9,522	9,744
Accruals		55,068	60,602
		209,488	273,843

17. Deferred income

	2026 £	2025 £
Movements in the year:		
Deferred income at 1 April 2025	128,164	81,733
Released from previous periods	(128,164)	(93,526)
Resources deferred in the year	70,883	139,957
	70,883	128,164

Deferred income relates primarily to money received in advance where entitlement exists but performance-related conditions had not yet been satisfied at the reporting date. Income is recognised in future periods when the charity fulfils the relevant delivery obligations and performance conditions attached to it.

The balance of deferred income carried forwarded is as follows:

- £26,458 for Membership fees received in advance (2025 - £48,821),
- £26,921 for Advance billing provision (2025 - £32,590),
- £14,954 for Really Health co (2025 - £Nil).
- £2,550 for London Half Marathon Donation
- £Nil for a rent account (2025 - £132),
- £Nil for Rank Foundation (2025 - £12,071),
- £Nil for St James's Palace Event Donations (2025 - £34,550).

18. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds		
	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Balance at 31 Mar 2026 £
Family Reunification Services	100,737	90,000	(113,814)	76,923	90,000	(96,092)	70,831
OOSOOM Campaign Donation	1,000	-	-	1,000	-	-	1,000
Life Story Work	-	50,000	(46,748)	3,252	-	(3,252)	-
Other grants	3,000	37,981	(23,490)	17,491	31,764	(48,915)	340
Other income	-	11,674	(11,674)	-	24,568	(24,568)	-
Welsh Central Authority	-	40,000	(40,000)	-	40,000	(40,000)	-
Dulverton Trust	-	-	-	-	34,351	-	34,351
	104,737	229,655	235,726	98,666	220,683	(212,827)	106,522

Description, nature and purpose of restricted fund:

Family Reunification Services
We are very grateful to have received funding from the Calleva Foundation, the Henry Smith Charity and the Dulverton Trust towards our Family Reunification Service, which supports children from overseas who have come to live with family members in the UK.

Advice Line
We are very grateful to the Eveson Charitable Trust which contributed to the costs of running our Advice Line, allowing us to provide guidance on cross-border children and family cases and international child protection to professionals and members of the public.

Life Story Work
We are delighted to have received support from the Educational Opportunity Foundation, the Porticus Foundation, Michael Cornish Charitable Trust and the Alchemy Foundation to support our Life Story Work project for refugee children in the UK.

Welsh Central Authority
The Welsh Government contracted CFAB to manage cross-border family and children casework under the 1996 Hague Convention. Our expertise has been entrusted to ensure every Looked After Child in Wales has the potential to remain with family, and international placements are explored.

Other restricted grants
We are very grateful for the support of The Esmee Fairbairn Foundation for supporting our policy and public affairs work and to the Rank Foundation for inviting us to be part of their Time to Shine programme.

19. Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Mar 2026 £
Emergency Fund	50,000	-	-	50,000	-	-	-	50,000
Business Continuity Fund	77,154	-	-	77,154	-	-	-	77,154
Reingfenced for Projects	-	-	-	-	-	-	100,000	100,000
	127,154	-	-	127,154	-	-	100,000	227,154
General funds	790,676	837,742	(892,266)	736,152	903,345	(832,238)	(100,000)	707,259
Total funds	**917,830**	**837,742**	**(892,266)**	**863,306**	**903,345**	**(832,238)**	**-**	**934,413**

Description, nature and purpose of designated fund:

Business continuity fund
Trustees have created a Designated Fund to ensure CFAB can continue critical operations in the case of an emergency or significant disruption. This includes management of security breaches, power outages, disasters in countries in which we deliver services. The fund currently sits at £77,154.

Emergency fund
In 2019, in response to growing demand for our emergency support work, Trustees created an Emergency Fund within our reserves, which can be drawn down with Trustee approval. This allows us to initiate immediate interventions for children suffering from war or natural disasters, with the expectation that continued operations are funded by donations, grants and other sources. If seed funding is found elsewhere, released emergency funds should be replenished. This fund currently sits at £50,000.

Project Development Fund
During the year, the Trustees designated £100,000 from general unrestricted reserves to create a Project Development Fund. The fund has been established to support the future delivery of strategic projects, service development initiatives and investment opportunities that further the charity's charitable objectives and the implementation of its 2025-2030 strategic plan.

The designation does not represent a legal commitment and may be redesignated by the Trustees should circumstances require. The fund forms part of unrestricted funds and has been set aside to provide financial flexibility for future project expenditure and organisational development.

20. Analysis of net assets between funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2026 £	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2025 £
Fund balances at 31 March 2026 are represented by:								
Investments	155,201	-	-	155,201	-	-	-	-
Current assets/(liabilities)	552,058	227,154	106,522	885,734	736,152	127,154	98,666	961,972
	707,259	227,154	106,522	1,040,935	736,152	127,154	98,666	961,972

21. Operating lease commitments

The operating lease commitments relate predominantly to premises used in the delivery of the charity's charitable programmes and administrative functions.

Lease obligations are expected to be met from future income generated through grant funding, donations and unrestricted income streams.

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SOFA as incurred. At 31 March 2026, the company had total future minimum lease payments under non-cancellable operating leases as follows:

	2026 £	2025 £
Within one year	30,314	24,166
Between two and five years	30,192	6,482
	60,506	30,648

Operating lease payments recognised as an expense during the year £23,578 (2025: £24,166).

22. Related party transactions

During the year, 9 Trustees made voluntary donations totalling £45,646 to the charity (2025: 6 Trustees donated £15,638).

All donations were made without conditions attached and have been included within donations and legacies in the Statement of Financial Activities. No Trustee received any benefit in return for these donations.

No Trustee received remuneration during the year (2025: £Nil). Reimbursement of expenses totalling £133 (2025: £638) was made to Trustees in respect of costs incurred wholly, necessarily and exclusively in the performance of their duties as Trustees.

The Trustees consider the key management personnel of the charity to comprise the Trustees and the Senior Management Team. Total remuneration, employer's national insurance contributions and employer pension contributions paid to key management personnel are disclosed in Note 11.

There were no other related party transactions during the year that require disclosure under FRS 102 (2025: none).

23. Contingent Liability

At the reporting date the charity had no contingent liabilities (2025: £Nil).

The trustees are not aware of any legal claims, guarantees, obligations or commitments requiring disclosure under FRS 102 as contingent liabilities.

24. Ultimate controlling party

The charity was under the control of the Board of Trustees throughout the year.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

25. Post balance sheet events

The trustees have reviewed events occurring between the balance sheet date and the date of approval of the financial statements.

There were no adjusting events arising after the reporting date which require amendment to these financial statements.

The charity has continued to operate normally since the year end and has continued to secure grant funding and deliver charitable services in accordance with its objectives.

26. Cash generated from operations

	2026 £	2025 £
Surplus/(deficit for the year	78,963	(60,595)
Adjustments for:		
Investment income recognised in statement of financial activities	(33,448)	(25,354)
Unrealised Gain on investments	(12,701)	-
Movements in working capital:		
Decrease/(increase) in debtors	14,506	(41,687)
(Decrease) in creditors	(7,074)	(7,912)
(Decrease)/increase in deferred income	(57,281)	46,431
Cash absorbed by operations	**(17,035)**	**(89,117)**

27. Analysis of changes in net funds

	At 1 April 2025 £	Cash flows £	At 31 March 2026 £
Cash at bank and in hand	1,106,519	(126,087)	980,432
	1,106,519	(126,087)	980,432

THANK YOU TO OUR WONDERFUL SUPPORTERS

None of this is possible without the support of our funders, partners, friends and supporters. Thank you to everyone who believes in our work, shares our commitment to children and families, and helps us make sure children can grow up safely with the people who matter most.

Together, we are helping make family possible, wherever in the world it may be.

A & O Shearman
AB Charitable Trust
Baron Davenport's Charity
Bleu Blanc Rouge Foundation
Calleva Foundation
Dulverton Trust
Eleanor Rathbone Charitable Trust
Esmée Fairbairn Foundation
Evan Cornish Foundation
Eveson Trust
Family for Every Child
Henry Smith Charity
John Beckwith Trust
Leigh Trust
M+C Saatchi
Mbili Trust
Mintel
Rank Foundation
Migrant Justice Greater London
Schroder Foundation
Souter Charitable Trust
Squire Patton Boggs Charitable Trust

A **special thanks** to **Jenna Peterson** who interned with us this year, and to our Experts by Experience: **Hana Davis** **Fatima Hajizada** **Geanina Savu** whose lived experience helps shape and strengthen our work.

