

Company Registration No. 08269066 (England and Wales)

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

(A COMPANY LIMITED BY GUARANTEE)

TRUSTEES' REPORT AND AUDITED ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2025

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

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HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

REFERENCE AND ADMINISTRATIVE DETAILS

Members

Bishop Mark Davies
Canon David Roberts
Canon Michael Gannon
Canon Stephen Coonan
Richard Woods

Trustees

Brian O'Connell (Chair effective from 15th October 2025)
Andy Hodgkinson
Rosanne McMullen
David Cartmell
Paul Simpson (resigned 15th October 2025)
Georgina Cragg-James (resigned 12th September 2024)
Christopher Kerin (resigned 2nd December 2024)

CEO and Accounting Officer

Andrew Moor

Senior management team

- Chief Executive Officer	Andrew Moor
- Chief Finance and Operating Officer	Ian Potts
- Executive Head – Primary	Steve Jevons
- Director of Improvement and Development	Klare Rufo (resigned 31 st August 2025)
- Operations Manager	Claire Beckwith
- Director of People and HR	Laura Morton
- Headteacher	Kevin Maddocks
- Headteacher	Peadar McLoughlin
- Head of School	Alexander Turner
- Head of School	Julie Le Feuvre
- Head of School	Kathryn Dunne
- Head of School	David Gilby
- Headteacher	Tom Wallace (from 1 st February 2025)
- Headteacher	John McDonald (from 1 st April 2025)
- Interim Head of School	Elizabeth Lambe

Company registration number

08269066 (England and Wales)

Principal and registered office

St John Plessington Catholic College
Old Chester Road
Bebington
Merseyside
CH63 7L

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

REFERENCE AND ADMINISTRATIVE DETAILS (CONTINUED)

Academies operated	Location	Head Teacher/Head of School
St John Plessington Catholic College	Merseyside	Peadar McLoughlin
St Mary's Catholic College	Merseyside	Kevin Maddocks
Our Lady of Pity Roman Catholic Primary School	Merseyside	Kathryn Dunne
St Bernard's Roman Catholic Primary School	Cheshire	Julie Le Feuvre
St. Joseph's Catholic Primary School	Merseyside	Alexander Turner
St Augustine's Catholic Primary School	Halton	Elizabeth Lambe
Our Lady's Catholic Primary School	Warrington	David Gilby
SS Peter and Paul's Catholic Primary School (from 1 st February 2025)	Merseyside	Tom Wallace
St Alban's Catholic Primary School (From 1 st April 2025)	Merseyside	John McDonald
Independent auditor	HaysMac LLP 10 Queen Street Place London EC4R 1AG	
Bankers	Lloyds Bank plc PO Box 1000 Andover BX1 1LT	
Solicitors	Browne Jacobson LLP Ground Floor 3 Piccadilly Place Manchester M1 3BN	

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2025

The Trustees present their annual report together with the financial statements and auditors' report of the charitable company for the period 1 September 2024 to 31 August 2025. The annual report serves the purpose of both a Trustees' report, and a Directors' report under company law. The charitable company was incorporated on 25th October 2012.

For the period 1 September 2024 to 31 August 2025 the Trust operated as a Multi Academy Trust. On the 1st February 2025 Ss. Peter and Paul Catholic Primary School converted to an academy and joined the Trust. On the 1st April 2025 St Albans Catholic Primary School converted to an academy and joined the Trust, making a total of 7 Primary Schools and 2 Secondary Schools (11-18). The nine schools serve the Borough of Wirral, the town of Ellesmere Port, Cheshire West & Chester, Halton and Warrington. The Trust had a roll of 4,297 on the school census (October 2025).

The membership of the Holy Family Catholic Multi Academy Trust (HFCMAT) is currently;

- St John Plessington Catholic College ("SJP") located in Bebington, Wirral with 1,559 pupils on roll (Autumn 2025 Census).
- St Mary's Catholic College ("SMCC"), located in Wallasey Village, Wirral with 1,099 pupils on roll (Autumn 2025 census).
- Our Lady of Pity Roman Catholic Primary School ("OLOP"), located in Greasby, with 432 pupils on roll (Autumn 2025 census).
- St Bernard's Roman Catholic Primary School ("StB") located in Ellesmere Port, Cheshire West & Chester with 202 pupils on roll (Autumn 2025 census).
- St Joseph's Catholic Primary School ("StJ") located in Oxton, Wirral with 239 pupils on roll (Autumn 2025 census)
- St Augustine's Catholic Primary School ("StAUG") located in Runcorn, Halton with 166 pupils on roll (Autumn 2025 census)
- Our Lady's Catholic Primary School ("OUR") located in Warrington with 143 Pupils on roll (Autumn 2025 census)
- Ss. Peter and Paul Catholic Primary School ("SsPP") located in Warrington with 258 Pupils on roll (Autumn 2025 census)
- St Albans Catholic Primary School ("StALB") located in Warrington with 199 Pupils on roll (Autumn 2025 census)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The Academy Trust is a company limited by guarantee and an exempt charity. The Charitable Company's Memorandum and Articles of Association (updated 20 August 2018) are the primary governing documents of the Academy Trust in conjunction with the schemes of delegation.

The Trustees of Holy Family Catholic Multi Academy Trust are also the Directors of the Charitable Company for the purposes of company law. The charitable company operates as the Holy Family Catholic Multi Academy Trust. For the purposes of these accounts the term 'Trustee' and 'Director' shall mean the same. Details of the Trustees who served throughout the period except as noted are included in the Reference and Administrative Details on pages 1 and 2.

Members' Liability

Each member of the Charitable Company undertakes to contribute to the assets of the Charitable Company in the event of it being wound up while they are a member, or within one year after they cease to be a member, such amount as may be required, not exceeding £10, for the debts and liabilities contracted before they ceased to be a member.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Trustees/Directors' Indemnities

In accordance with normal commercial practice the Academy Trust has purchased insurance to protect Trustees, governors and officers from claims arising due to negligent acts, errors or omissions occurring whilst on academy business. See note 11 for further details.

Method of recruitment and appointment or election of Trustees/Directors

The Trustee body is composed of foundation trustees, who are appointed by the Diocesan Bishop. Co-opted trustees, parent trustees and staff trustees are also permitted under the Articles of Association. During the year one Trustee continued to be Co-opted to the Board. Parent and staff trustees are appointed by election, although none were in place during the year. Currently the parents and staff are represented on each of the local governing bodies rather than at trustee/director level meaning that there is significant local representation for these broad stakeholder groups. Trustees are recruited either by the Trust or by the Diocese of Shrewsbury.

Policies and procedures adopted for the induction and training of Trustees/Directors

All new Trustees/Directors and Governors are given a tour of the site of the respective academies and given an opportunity to meet with the staff and students and are provided with copies of procedures, minutes, accounts, budget plans and other documents that they will need to undertake their role as Trustees/Directors and Governors.

Organisational structure

The Trustees/Directors have overall responsibility and ultimate decision-making authority for all the work of the Academies. The Board meets at least termly with an additional Annual General Meeting (AGM) following the submission of the accounts and report relevant decisions for appropriate decisions.

In order to discharge these responsibilities, there is a formal Scheme of Delegation between the Board of Trustees/Directors and each school in the Trust. The roles and responsibilities of Local Governing Bodies and Headteachers and Heads of School in the Schools are defined in the relevant Terms of Reference and Academy Scheme of Delegation.

The Local Governing Bodies (LGB) are composed of Foundation Governors, parent governors and staff governors. These governors are more locally based and can respond to local conditions and issues to ensure good governance of the Academies. The LGB delegated responsibilities include:

- Have a monitoring role in connection with the Academy, reporting to Trustees/Directors,
- Consider budget monitoring information and make recommendations to the HT of the Academy in relation to annual budget proposals and any potential overspend,
- Govern admissions and appoint a committee to apply admissions criteria in accordance with DES guidance, the admissions code and with due regard to a locally agreed fair access protocols and to appoint the Chair of the LGB and the Head Teachers as proposers in any admissions appeals,
- Govern exclusions in accordance with appropriate regulations,
- Support the Head Teacher in recruitment and selection, grievance, disciplinary and processes in relation to staff where appropriate,
- Monitor and be accountable for standards,
- Where appropriate set their own policies and procedures.

The Trustees delegate the Leadership and Management of the Academies to the Headteachers and Heads of School. They are supported by the CEO, the Director of Education, the Chief Finance and Operating Officer, Director of People and Human Resources and Operations Manager.

Senior Management Teams operate at each Academy and are responsible for the day-to-day operation of the academies. In particular, they are responsible for organising the staff (teaching and non-teaching), facilities and students.

Arrangements for setting pay and remuneration of key management personnel

Academy Trustees/Directors are non-salaried and therefore no pay and remuneration scales are applicable.

The LGBs continue to refer to School Teachers' Pay and Conditions Document (STPCD) and National Joint Conditions (NJC) for support staff in the appointment of relevant grade and pay range allocations.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Whilst not Trustee/Directors the CEO, the Director of Education, the CFOO, Director of People and Human Resources and Operations Manager along with the Headteachers/Heads of School in Schools are deemed to have sufficient influence and control to be key management personnel. These employees are remunerated as follows:

- The CEO, the Director of Education, CFOO, Director of People and Human Resources and Operations Manager are paid in accordance with market rates. Their remuneration is also calculated in line with other staff within the Trust using the same appraisal objectives set at the start of the year and outcomes delivered;
- The setting of salaries and pay range for Headteachers and Heads of School and the Senior Management Team is undertaken using the STPCD Leadership Pay Group Section Guidance;
- The Headteacher and Head of School are evaluated on their performance in the year based on their objectives at the start of the year against their outcomes delivered. The evaluation is carried out by a member of the Trust Executive team and at least one member of their LGB.

Trade union facility time period 1 April 2024 to 31 March 2025

The following information is provided in accordance with Schedule 2 of the Trade Union (Facility Time Publication Requirements) Regulations 2017:

Relevant union officials

Number of employees who were relevant union officials during the relevant period	8
Full-time equivalent employee number	7.44

Percentage of time spent on facility time

Percentage of time	Number of employees
0%	-
1%-50%	8
51%-99%	-
100%	-

Percentage of pay bill spent on facility time

Total cost of facility time	£17,677
Total pay bill	£24,639,659
Percentage of the total pay bill spent on facility time	0.07%

Paid trade union activities

Time spent on paid trade union activities as a percentage of total paid facility time	0%
hours	

Related Parties and other Connected Charities and Organisations

The Academy Trust is part of a wider network of Diocesan multi academy trusts that have in common Foundation Trustees (Directors) and one or more members.

The Academies are also a part of a network of Diocesan schools that support and assist each other in their mission.

OLOP held Teaching School Hub Status in the reporting year and it engages with a wider strategic alliance with partner schools and other educational establishments to further the development of the Teaching School Hub and school to school support networks.

Engagement with employees (including disabled persons)

The Trust continues to engage with employees. All employees are seen as integral in delivering the overall aims of the Trust. During the year engagement has taken place through:

- An anonymous staff survey to ensure employees' views are collected. This has then led to an action plan to address any common themes.
- Regular all staff updates from the CEO.
- Continued establishment of working groups with a focus on well-being.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

OBJECTIVES AND ACTIVITIES

Objects and aims

The Trust's principal object is to advance the Catholic religion in the Diocese by establishing, maintaining, carrying on, managing and developing Catholic schools in the UK for pupils of all faiths and none. With the permission of the Diocesan Bishop other (non-Catholic) schools may be included in this Trust. Ancillary to this the objects of the Trust include promoting for the benefits of the inhabitants of the areas in which the schools are situated the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social or economic circumstances or for the public at large in the interests of social welfare and with the object of improving the condition of life for the local inhabitants.

The aim is for the Trust schools to offer a broad and balanced curriculum, with high standards in teaching and learning and outcomes for pupils. At all times the Trust and its schools will be conducted as Catholic schools in accordance with the code of Canon Law and the doctrinal, social and moral teachings of the Catholic Church, following the directives and policies issued by the Diocesan Bishop to ensure that the formation, governance and education of the Academies is based on the principles of Catholic doctrine, and at all times serving as a witness to the Catholic faith in Our Lord Jesus Christ.

Public benefit

In setting our objectives the Trustees have carefully considered the Charity Commission's general guidance on public benefit. The key Public Benefit delivered by the Holy Family Catholic Multi Academy Trust is the provision of high-quality Catholic Education by the schools to pupils of all faiths and none, as well as to offer facilities to the inhabitants of the local area in accordance with its objects.

STRATEGIC REPORT

Achievements and Performance

St John Plessington Catholic College Voluntary Academy

St John Plessington Catholic College is a thriving secondary school and sixth form located in Bebington, educating approximately 1,570 students from Years 7 to 13. The school serves a diverse community with a significant proportion of students requiring additional support, including those with Special Educational Needs (SEN), English as an Additional Language (EAL), and those classified as disadvantaged or in care.

Guided by our vision of creating "A Catholic learning community committed to excellence in all we do" and rooted in Gospel values, we promote a culture of Compassion, Respect, Determination, and Justice.

Our curriculum is designed to be challenging and inclusive, ensuring all students have the opportunity to achieve their full potential. Our 2022 Ofsted inspections rated the school as Good overall, with strengths in leadership, personal development, and quality of education.

Over the previous two years we have completed Embedding Formative Assessment (EFA) training for staff through the SSAT. The outcome of this is improvement in Teaching and Learning. We have now launched Steplab Instructional Coaching to tailor CPD for staff starting with new employees. The view is to ensure that in 2026 all staff are engaged with instructional coaching.

St John Plessington Catholic College remains dedicated to fostering an inclusive, empowering environment where every student is supported to succeed academically, personally, and spiritually.

Overall outcomes, outcomes for disadvantaged pupils and attendance are the top priority for all leaders and staff at the college this academic year.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Our Lady of Pity RC Primary and Nursery School is a unique and special place to be. Covering three parishes and split across two sites, the school provides an ambitious and effective curriculum whilst providing a well-crafted programme to enhance pupils' personal development, all to help children thrive. The staff and pupils live out the daily mission of 'do everything with love' which, along with the core values of respect, compassion, integrity, inclusivity, gratitude and courage, runs through all aspects of school life. These are celebrated in our weekly OLOP Value Awards.

This academic year, we have taken over a previously privately run pre-school at our annexe site and we now have a F1 and pre-school (Little Doves) class for 2-4 year olds.

The school has a distinctive Catholic ethos and received a Diocese inspection in 2021 where it was judged outstanding in all areas. The school's last Ofsted inspection was in 2023 where, again, it was judged outstanding in all areas. This is a testament to the hard work and dedication of the entire staff.

Academic outcomes at the end of KS2 have remained significantly above national figures and children leave Our Lady of Pity well prepared for their next stage of education.

Whole school attendance and the attendance of all groups of learners is above national figures. We work positively with all families to ensure this remains high and reduce our persistent absentees. We have a well-designed strategy to support emotional wellbeing and mental health through the 'My Happy Mind' programme, a dedicated and experienced ELSA and trained Mental Health First Aiders.

Pupils have a number of opportunities to take on further responsibilities such as School Council, Prefects and an Eco Council as well as a popular Mini Vinnies group who work hard for the school and local community, raising money for a variety of charities. The experiences at school are further enhanced by a wide range of extra-curricular clubs such as chess, French, cookery, art, numerous sports and a popular dance club. OLOP are often represented at a number of sporting competitions such as football, cross country, tag rugby and netball. Specific provision is made to ensure that disadvantaged pupils participate in the wider life of the school, including residential and trips.

Music is also a strength of the school with over 30% of KS2 pupils learning a musical instrument. Additionally, Y4 spend the year learning to play the ukulele.

OLOP is a happy place to be for all. We use The Engagement Platform (TEP) to seek the views of staff and pupils regularly. Wellbeing and workload and support from leadership score highly. Wider stakeholder voice opportunities such as regular parent surveys indicate that pupils are happy and safe at our school with parents willing to recommend us to others.

St Bernard's Primary & Nursery School aims to fulfil its vision of "Excellence in all we do" and to live out its daily mission: "To grow, love and learn following Jesus." Following our outstanding CSI inspection in 2024, St Bernard's was judged by OFSTED to be Good for overall effectiveness (March 2025).

St Bernard's is a place where pupils are happy and excited about learning. It was recognised that staff foster warm and positive relationships with pupils, helping them to feel safe and well supported. The school holds high expectations for pupils' achievement, and outcomes in maths improved significantly last year for all pupil groups. There has been a two-year upward trend in outcomes for disadvantaged (PP) pupils across all subjects at St Bernard's

Last year, whole-school attendance was in line with national figures, and our rate of persistent absenteeism reduced significantly. Staff know our families well, and pupils' emotional wellbeing and mental health are supported through the My Happy Mind programme and ELSA. We are proud to be a pilot school for the Department for Education's National School Breakfast Programme.

The school has ensured that the curriculum is ambitious for all pupils. Our curriculum design is the main vehicle for driving personal development across the school. We regularly participate in inter-school sports competitions and continue to enhance enrichment opportunities for all children beyond the curriculum, with a particular focus on supporting our most disadvantaged pupils.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Our children have participated in the Chester Zoo Takeover Day, The Greener Futures Project, and have performed at the Liverpool Empire and Theatre Porto. We were delighted to be awarded the Outdoor Play & Learning (OPAL) Gold Award, which marks the culmination of our two-year development of children's play experiences. This has improved behaviour at lunchtimes and overall mental wellbeing. The school continues to hold the Platinum Artsmark.

We use The Engagement Platform (TEP) to seek the views of staff and pupils regularly. These surveys show that St Bernard's is a happy place to be. Feedback from wider stakeholders, including regular parent surveys, is also positive.

St Mary's Catholic College is an 11–18 Academy within the Holy Family Catholic Multi-Academy Trust (HFCMAT), with 1,100 students, including 95 in the sixth form.

The most recent Ofsted report (June 2025) spoke positively about the significant work undertaken by school leaders and the Trust in recent years to improve standards.

Key successes include:

- A positive Ofsted report in June 2025.
- A SEND review evidencing the strong impact of the school's SEND provision.
- A well-established reading strategy addressing the challenge of low reading ages, with clear progress noted across year groups.
- An established base providing high quality provision for pupils with ASD
- Improved A-level results, supported by stronger tracking systems and pedagogy.
- Higher attendance rates during 2024/2025.
- Progress in leadership and pedagogical development.

However, challenges remain — particularly around improving academic outcomes in Mathematics.

To address these, we have identified the following priority areas:

1. Enhancing curriculum planning, assessment, and data analysis to raise outcomes, especially for disadvantaged pupils.
2. Delivering a targeted Maths improvement strategy, in partnership with the Trust and the Maths Hub.
3. Expanding extra-curricular experiences and linking them more closely to students' learning and aspirations.
4. Implementing robust quality assurance (QA) systems to drive curriculum implementation and raise standards.

These actions are central to achieving our core aim: to provide a high-quality education and ensure success for every student.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

St Joseph's Catholic Primary

At St Joseph's, everything we do is rooted in our Catholic beliefs; at our heart is our Mission to live the words of Jesus - 'To Love One Another'. Our school is a place where faith, values, learning and creativity come together as one. Our Vision is set by following the example given by our Patron Saint - Saint Joseph. 'Stepping up to Joachieve excellence'. In order to live this mission, we expect excellence from all - staff, governors, parents and children. We are passionate about learning and opportunities and want to give the best possible experience to our children and families. Our core values - Worship, Opportunity, Resilience, Knowledge, Enjoyment, Respect, permeate all we do.

In November 2022, the school was judged by Ofsted to be 'Good' in all areas. The opening line from the report states 'Pupils, and children in Early Years, love coming to school'. We are delighted with this statement as it encapsulates what we strive to achieve.

In March 2023, the school received its denominational inspection by the Diocese. Here, the school was judged to be 'Outstanding' under the section of Catholic Life and Mission. We are particularly happy with this outcome as it demonstrates that through our carefully considered curriculum and opportunities, the children apply their learning and truly live out our Gospel and school values.

Our curriculum has been grown and developed over the years, with Mastery principles, including reading, deep thinking and communicating. Interwoven into our curriculum are the Creative Habits, enabling our children to be Inquisitive, Imaginative, Collaborative, Persistent and Disciplined.

Staff receive regular training to refine their craft; last year we focused on using formative assessment to support pupil learning. We are building on this work during the school year 205-26, with a focus on Adaptive Teaching and Inclusive Pedagogy.

We regularly participate in inter school sports competitions, events and musical performances, with a particularly in-demand choir performing at local events such as Christmas lights switch on and Wirral Council events. Recently we have been personally asked by the Mayor of Wirral to sing at two events where the Freedom of the Borough has been awarded, first to the families of the Hillsborough tragedy, and then to a posthumous award to the late Paul O'Grady.

Pupils achieve well at the school, both in terms of statutory testing, as well as personal development. At the end of the 2024-25 test cycle, pupils achieved above national attainment measures, in all areas (KS2 Reading, Writing, Maths and RWM, Y4 MTC, Y1 Phonics and EYFS GLD).

Staff wellbeing and workload is carefully considered, and as a result, workforce surveys indicate that St Joseph's is a happy and positive place to work, with a strong team ethos. Wider stakeholder voice, including regular parent surveys, are positive, and the response to the question "I would recommend this school" gave a 100% response.

St Augustine's Catholic Primary and Nursery School aims to share with the children the richness and depth of the Catholic Family and provide every opportunity to enhance the development of a sense of belonging to the family of God, where each person is valued for who they are and treated with love and dignity. The School offers a welcoming, friendly and loving environment which provides the best possible education and pastoral care for each of the pupils. The School also aims to develop Christian working relationships based upon loyalty, co-operation and mutual respect. It serves the families and parishioners of those living within the boundary of St Augustine's, which is part of the Parish of The Divine Saviour, as well as the wider community.

It is a smaller-than-average-sized primary school where the majority of pupils are of White British heritage. The proportion of disadvantaged pupils is extremely high in relation to each of the deprivation indicators, the proportion of pupils with special educational needs and/or disabilities is also higher than the national average. As a result, the school offers a truly inclusive offer for all its pupils.

The end of KS2 results for pupils put the school broadly in-line with the national average and progress indicators from the school are particularly strong. As a result of the strong teaching, the well-structured curriculum and the impact of staff development, the school secured a 'Good' Ofsted judgment in September 2023.

Numbers on roll continue to increase and are at 166 for the academic year 2025-26.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Our Lady's Catholic Primary School is a below average sized school offering strong Catholic education to the local community. Our mission: 'As Our Lady instructed, we are called to follow His word, learning with love, joy and hope, is our daily promise and guides the strong relationships between all stakeholders at the school.

Our school is a highly inclusive, warm and welcoming community, serving predominantly the Latchford area of Warrington. Our intake is becoming increasingly diverse with an above national average of pupils who are EAL. The proportion of pupils who are disadvantaged are also above national averages, as are the proportion of SEND children.

St Alban's Catholic Primary School

The 2024-2025 academic year was a period of significant transition and external validation for St Alban's. The school's context was defined by a changing demographic, with a high proportion of pupils eligible for FSM (rising to 49%) and pupils with SEN support (22.68%), both above national averages.

Two key strategic milestones were achieved during the year:

- Ofsted Inspection (October 2024): The school was judged to be 'Good' in all areas. This affirmed the 'Good' S48 Diocesan inspection from January 2023.
- Academy Transition: The school successfully transitioned into the Holy Family Catholic Multi-Academy Trust in April 2025.

The school's performance at the end of the 2024-2025 academic year showed several significant strengths, particularly for key pupil groups

Phonics outcomes showed a good improvement, with 82% of pupils passing the screening test in 2025. Notably, all SEND and Pupil Premium (PP) children in Year 1 passed the screening test.

A 3-year upward trend in attainment continued for both SEND and PP children. Reading outcomes for PP children, in particular, have improved in each of the last three years, closing gaps against national figures.

Attendance for key groups was a high point. By the end of 2025, the attendance of disadvantaged children was strong (93.8%) compared to the national figure (92.2%), and the attendance of SEND children was also good (94.2%) compared to the national (92.3%).

KS2 Outcomes: While combined RWM (Reading, Writing, Maths) remained broadly in line with national averages over time, 58% of the 19 PP children achieved the combined standard.

While the 2024-25 year saw many successes, an end-of-year analysis identified clear priorities for the 2025-26 academic year. These are focused on embedding consistency and raising outcomes further:

- Enhancing Pupil Outcomes: A primary focus on raising KS2 outcomes, particularly in Maths and SPAG (Spelling, Punctuation & Grammar) which are historically lower than national.
- Teaching & Learning: Ensuring consistency in teaching and learning across all year groups, with a specific focus on embedding formative assessment and adaptive teaching to support all pupils.
- Curriculum: Refining the curriculum and providing development for new subject leaders to ensure clear knowledge sequencing and progression.
- Culture & Attendance: Building on the strong attendance data by continuing to reduce persistent absence for SEND and disadvantaged pupils, and further embedding a consistent, restorative behaviour system.
- Leadership: The school is seeking to recruit a substantive Deputy Headteacher to support these priorities.

Ss Peter and Pauls

At SS Peter & Paul, we think differently. When the world zigs, we zag. As a Catholic community, Christ sits firmly at the centre of our life together. His example guides the way we nurture compassion, dignity, forgiveness and hope in every child. We believe that every pupil has a voice capable of shaping the world for the better, and we build the courage, creativity and self-belief they need to use that voice wisely. Through our knowledge-rich and humanity-rich curriculum, we equip children to know what to do when they don't know what to do - developing resilience, curiosity and purpose. This is the SSPP way: we are game changers, future makers and life shapers.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

We are proud to be an oversubscribed school, a clear sign that families trust us to provide a joyful, ambitious Catholic education rooted in strong values and high expectations. Our award-winning annual exhibition, attended by over 1,000 visitors, celebrates the extraordinary creativity of our pupils and our close links with industry and the wider community. This event has been widely recognised in the press and stands as a testament to our belief that children should see themselves as contributors, inventors and leaders.

Our outcomes continue to strengthen. Attendance is (slightly) above national averages, persistent absenteeism is well below national, and Key Stage 2 results have shown a sustained upward trend over the last three years. These improvements reflect a school culture where children feel safe, seen, challenged and supported.

The achievements of our pupils demonstrate their spirit, ambition and care for God's creation. We are winners of the Brilliant 'Creative Visionaries in Art and Design', holders of the School Games Gold Award, recipients of the Eco Schools Award with Merit, and recognised nationally through the KAP Climate Action Awards as an Outstanding Climate Clever School. These accolades highlight who we are: a values-driven Catholic school committed to innovation, stewardship, justice and opportunity for all.

We listen deeply to the voices within our community. Through The Engagement Platform (TEP), we regularly gather staff and pupil views — and the results are exceptionally positive. SSPP achieved an average headline engagement score of 9.0/10, significantly higher than both the MAT (7.5) and the national benchmark (7.4). This strong performance reaffirms what our community experiences each day: SSPP is a happy, energising and faith-filled place to learn and work.

At SSPP, children step forward into the world confident in who they are, rooted in Christ, empowered by knowledge, strengthened by compassion and ready to make a difference on intrapersonal, interpersonal, societal and global levels. Here, they grow into the people God is calling them to be, equipped, inspired and full of promise.

Inspire Learning Teaching School Hub

Our second designation started in September 2024, runs until 31st August 2028 and sees the lead school as Our Lady of Pity. The role remains to provide the "golden thread" of professional development ensuring world class training for teachers and leaders across all stages of their career. Our geographic reach extends across Wirral and Liverpool. By the end of the fourth year Inspire Learning TSH has:

- Worked with 290 schools across the region
- Worked with 40 schools out of area
- Attracted a number of Independent schools and Alternative Provisions to work with us to support their Early Career Teachers and their mentors
- Trained 2600+ Early Career Teachers and their mentors
- Been selected as a focus delivery partner for UCL's Ofsted inspection for their Early Career programme, receiving an 'Outstanding' outcome
- Trained 550+ leaders across a range of NPQs
- Continued to quality assure the facilitation of programme offer, ensuring participants are receiving excellent provision and informing further developments for our facilitator team
- Worked with 18 curriculum hubs and partners.
- Provided Appropriate Body services to 260 schools and 660+ Early Career Teachers
- Completed quality assurance visits to 51% of schools in area who use our Appropriate Body services

Ignite Institute - In the 2024-25 academic year, the Ignite Institute, our ITT provision at HFCMAT trained 14 secondary teachers in a range of different subjects. In the current academic year we have 7 trainee teachers, and have rebranded from the Ignite Institute to HFC Teacher Training for the 2025-26 academic year. We are accepting both secondary and primary applications to promote and encourage a larger number of trainees.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Cheshire and Wirral Maths Hub

The Cheshire and Wirral Maths Hub is based out of Our Lady of Pity Primary School and is led in collaboration with Alsager High School (who hold the finances). The Hub is centrally funded by the DfE each year. In 2024-25 we worked with over 300 schools.

CChange. Creativity Collaborative NW - The C Change Creativity Collaborative is in the second year of the Arts Council's Legacy Phase. Funding came to an end in July 25.

The first year of the Legacy Programme has focused on strengthening and expanding the foundation established during the pilot phase from 2021-2024. Our efforts have centred on:

- Empowering our **Creativity Champions** to further embed creative thinking within schools.
- Delivering **personalised professional development (CPD)** to help schools cultivate creativity among both staff and pupils.
- **Building and deepening community partnerships** to enrich creative experiences for young people.
- **Extending the reach of C Change** beyond the North West to inspire a wider audience.

C Change continues to lead the way in connecting schools, communities and businesses to improve outcomes for young people.

Key Performance Indicators

The key performance indicator is the outcomes for pupils at each Key Stage of their education. The reporting of these KPIs for primary and secondary schools differ and so each grouping of schools in the trust is considered separately.

The KS1 assessment is non-statutory from 2023-24. The data below covers KS2-KS5

KS2 Outcomes 2025 – Headline Data

	OLOP	St Bernard's	St Joseph's	St Augustine's*	Our Lady's	Ss Peter and Pauls (1)	St Alban's (2)	National
% of pupils meeting the expected standard RWM	86	61	68	50	52	59	56	62
% Achieving at a higher standard RWM	24	0	8	13	17	3	4	8
Average Score in Reading	110	104	108	102	107	105	104	106
Average Score in Maths	110	105	105	100	108	104	101	105

*Cohort size 8 children

- (1) Ss Peter and Pauls has been included in the data but did not join the Trust until February 2025.
- (2) St Alban's has been included in the data but did not join the Trust until April 2025.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Key Performance Indicators for HFCMAT Secondary Schools

St John Plessington Catholic College and St Mary's Catholic College Performance Data

KS4 Outcomes – 2025 Provisional data Headlines

	SJP	SMCC	Wirral	National
Progress 8	n/a*	n/a*	n/a*	n/a*
Progress score description				
Attainment 8	37.2	33.1	45.2	45.9
% EnMa 9-5	28.1	17.2	43.7	45.2
EBacc APS	3.11	2.55	3.96	4.08
% Entering EBacc	26.6	17.2	38.8	40.5

* We are not able to calculate Progress 8 scores for academic years 2024/25 and 2025/26. This is because there is no KS2 assessment data available to calculate the baseline for Progress 8 for these years due to Covid-19 disruption.

KS5 Outcomes – 2023-24 latest publicly available information

	SJP	SMCC	Wirral	National
A Level Average Points (Grade)	28.02 (C-)	25.11 (C-)	35.08 (B-)	35.55 (B-)
% A Level Students retained to the end of their main course of study	90	100	90.5	92.3
% Achieving AAB or higher in at least 2 facilitating subjects	10.7	0.0	18	17.1
Grade and points for a student's best 3 A levels	31.43 (C)	24.33 (D+)	36.77 (B-)	35.08 (B-)
Applied General Points (Grade)	34.46 (Dist)	23.96 (Merit)	31.17 (Dist-)	29.17 (Merit+)
% Applied Gen Students retained to the end of their main course of study	93	79.4	84.5	85.3
T Level Average Points (Grade)	n/a*	n/a**	26.77 (Merit+)	28.14 (Merit+)

*SJP did not operate T-Levels in the year

**SMCC operated T-Levels however the numbers of pupils was below 5 so the information is not reported in performance tables

Admissions

Year Groups	SJP	SMCC	OLOP	SB	SJB	STAUG	OUR	SSPP	STALB
N			24	29		14		33	
R			52	16	30	27	12	31	19
1			45	25	26	20	21	30	27
2			58	26	31	18	19	27	27
3			62	29	25	23	24	30	19
4			60	23	29	20	22	30	37
5			66	28	46	21	17	35	22
6			65	26	52	23	28	42	48
7	277	207							
8	262	194							
9	265	219							
10	264	204							
11	269	178							
12	136	58							
13	86	30							
14		9							
TOTAL	1,559	1,099	432	202	239	166	143	258	199

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Going Concern

The Board of Directors (Trustees) has an expectation that the Academy Trust has adequate resources to continue in operational existence for the foreseeable future. For this reason, it continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

Financial Review

The Statement of Financial Activities ('SOFA') summarises the financial performance of the trust and the balance sheet on page 28 summarises the assets and liabilities of the trust at 31 August 2025.

Most of the Academies income is obtained from the Government in the form of recurrent grants, the use of which is restricted for particular purposes. The grants received during the year ended 31 August 2025 and associated expenditure is shown as restricted funds in the SOFA.

The academy trust is carrying a net surplus of £1,442,000 restricted general funds (excluding pension reserve) and £384,000 of unrestricted funds. The Trust continues to hold significant restricted fixed asset funds in relation to a School Condition Allocation (SCA). These funds total £1,210,000 at the year end and will be expended over 2025-26 in line with the schedule of works. After adjusting for these restricted funds the Trust is holding a cash reserve for operations of £2,529,000. This balance also includes any funds relating to the Teaching School Hub.

Reserves Policy

Trustees review the level of reserves on an annual basis. This review encompasses the nature of income and expenditure streams, the need to match income with commitments (including future commitments) and the type of reserves. The trust's current level of free reserves, represented by total reserves less the amounts held in fixed assets reserve and restricted pension fund reserve, is £1,826,000 surplus.

The policy of the Trust is to hold reserves of at least 5% of income. These reserves will help to buy for unforeseen business interruptions, assist budgetary pressures over the medium term, provide funds for capital improvements or developments, assist cash flow where payments of the ESFA funding are retrospective and support short-term emergency requirements. This is sound commercial practice designed to safeguard the trust's business interests and quality of education at all of its academies. The Trust has reviewed the reserves policy in-year and the current policy is deemed appropriate. It provides the balance between having sufficient contingency funds and restricting reserves to a level that is not excessive which could impact on the delivery of education. At 31 August 2025 5% of income was equivalent to a reserves balance of £1,902,000. The actual balance equates to a 4.8% of income, which is marginally below the Trust target level. However, it should be noted that the reported income in-year is inflated by the conversion balances in the year including the recognition of over £1m in pension surpluses inherited on conversion. Adjusting for these items would see the underlying level converge to 5%. Given the current inflationary pressures on future finances having reserves in excess of 5% will further manage any financial challenges

The net liability of the Trust in the Local Government Pension Scheme and (LGPS) amounts to £837,000. It should however be noted that an immediate liability for this amount is not crystallised at the financial year-end. Where a school is in a pension surplus it is only recognised when the Trust can benefit from the surplus by either receiving a cash refund or by paying lower future contributions. In the absence of these 2 conditions 'asset ceiling' is applied and the surplus is not recognised. Parliament has agreed, at the request of the Secretary of State for Education, to a guarantee that, in the event of Academy closure, outstanding Local Government Pension Scheme liabilities would be met by the Department for Education. The guarantee came into force on 18th of July 2013 and was reaffirmed on 21 July 2022, when the Department of Education confirmed its commitment to the guarantee, with a parliamentary minute published on GOV.UK.

Investment Policy

The Academies operates an investment policy that seeks to maximise returns, minimise risk and maintain flexibility and access to funds.

The Academies have taken on the deficit in the Local Government Pension Schemes in respect of its non-teaching staff transferred on conversion as detailed in the accounts. The Academies share of the deficit represents the amount the Academies would have to contribute if the fund were wound up and its liabilities had to be met at that point. This is reflected in the provisions, and the deficit arising in the year is shown in the Statement of Financial Activities,

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

however at this time there is no intention to wind up the scheme and therefore the Academies do not expect to have to fund this liability. The Academies take advice on funding levels and would increase contributions if advised to do so. In line with accounting and sector guidance the Trust only recognises surplus on pension schemes where there is a real access to the surplus via either a cash repayment scheme or a reduction in contributions. In the absence of these, where a surplus arises asset ceiling rules are applied.

For the August 2025 Financial Statements, the Trustees have reviewed the accounting policy for the building assets used in the operations of the four academies in the Trust and concluded that the lease arrangements with the Diocese do not transfer substantially all the risks and rewards of ownership of the land and buildings to the Academy Trust. The school's land and buildings are owned by the Diocese are therefore not recognised in the balance sheet as a fixed asset.

Principal Risks and Uncertainties

The principal risks to the Trust are documented and managed using a risk management policy and a risk register that is regularly reviewed.

The Trust has carried out a careful review of the risks and uncertainties it faces in the forthcoming year.

In summary these are viewed as:

- Operational;
 - IT systems to be reviewed to ensure they are robust in the face of any disturbance / cyber attack
 - Integration of any new schools into the systems and processes of the Trust
- Educational
 - Improving outcomes for pupils, particularly where there are consistently low outcomes
 - Performance of disadvantaged pupils at secondary phase
- Strategic
 - Succession planning within Trust governance and leadership.
- Financial
 - Management of cash flows across the MAT to ensure operational requirements of the Schools are met when required.
 - Management of cumulative inflationary pressures that 'squeeze' budgets.
 - Central cost control at a time of ensuring the Trust has functions (e.g. finance, human resources and school improvement) are suitable for the size of the Trust.
 - Ensuring there is a clear plan for Trust estate to ensure it is well maintained and complies with relevant regulations.

Key controls in place to mitigate these risks include:

- Regular effective reporting, including maintenance of a RAG rated risk register,
- Robust self-evaluation procedures and careful monitoring of teaching and learning
- An organisational structure with clearly defined roles, responsibilities and authorisation levels
- Financial planning, budgeting and regular financial reporting to the Board, LGBs and Sub Committees and detailed scrutiny of financial risk,
- Designated CFOO in post to manage finance and develop staff.
- Increased support for leadership at both primary and secondary phases.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Fundraising

The academy trust carried out a limited number of fundraising events during the year. The academy trust does not work with professional fundraisers or companies who carry out fundraising on its behalf. In the circumstances when fundraising is undertaken, systems and controls are in place to separate and protect funds. The trust is mindful of its responsibilities under the Charities (Protection and Social Investment) Act 2016 and legal rules, and ensures all activities are agreed and monitored at Senior Leadership Team level in compliance with relevant legal rules. Recognised standards are applied to ensure that fundraising is open, honest and respectful, protecting the public from undue pressure to donate. Any complaints are handled and monitored through the Trust's complaints procedure.

Plans for future period

In setting our objectives and planning our activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

At the heart of all decisions taken and work done are the interests of the children. The Trust will continue to work to enable pupils of all faiths and none to fulfil their potential, improving or maintaining standards of teaching (as appropriate) and at all times giving witness to the ethos and values of the Catholic faith.

Statement as to disclosure of information to auditors

The Trustees have confirmed that, as far as they are aware, there is no relevant audit information of which the auditors are unaware. Each of the Trustees have confirmed that they have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that it has been communicated to the auditor.

The Trustees' Annual Report is approved by order of the board of Trustees and the Strategic Report (included therein) is approved by the board of Trustees in their capacity as the directors at a meeting on 9th December 2025 and signed in its behalf by:

Brian O'Connell

.....

B O'Connell

Chair

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

GOVERNANCE STATEMENT

FOR THE YEAR ENDED 31 AUGUST 2025

Scope of responsibility

As Trustees, we acknowledge we have overall responsibility for ensuring that the Holy Family Catholic Multi Academy Trust has an effective and appropriate system of control, financial and otherwise. However, such a system is designed to manage rather than eliminate the risk of failure to achieve business objectives, and can provide only reasonable and not absolute assurance against material misstatement or loss.

The Board of Trustees delegated the day-to-day responsibility to the CEO, as Accounting Officer, for ensuring financial controls conform with the requirements of both propriety and good financial management and in accordance with the requirements and responsibilities assigned to it in the Funding Agreement between Holy Family Catholic Multi Academy Trust and the Secretary of State for Education. They are also responsible for reporting to the Board of Trustees any material weaknesses or breakdowns in internal control.

Governance

The information on governance included here supplements that described in the Trustees' Report and in the Statement of Trustees' Responsibilities. The Trust Board are from a range of backgrounds bringing different types of expertise, however, they all share a common ethos and commitment to outstanding education underpinned by the essence of our Catholic faith.

The Board of Trustees has formally met 6 times during the period. Attendance during the period at meetings of the Board of Trustees was as follows:

Trustee/Director	Meetings attended	Out of a possible
Paul Simpson (Chair) (resigned 145 th October 2025)	6	6
Brian O'Connell (Vice Chair to 15 th October and Chair from this date)	6	6
Christopher Kerin (resigned 2 nd December 2024)	2	2
Andy Hodgkinson	4	6
David Cartmell	5	6
Rosanne McMullen	4	6
Georgina Cragg-James (resigned 12 th September 2024)	0	0

Mr P Simpson was Chair of the Trust Board during the year and resigned as Chair on the 15th October 2025, from which date Mr B O'Connell became Chair. Both Directors who have occupied the Chair position have previous experience as a Board Director.

A subcommittee structure was in place in the year with an Audit and Risk Committee, Personnel, Staffing and HR Committee and Quality of Education and Inclusion Committee. These Committees meet at least 3 times a year and membership of these sub committees is made up of appropriate and qualified Trustees.

Attendance during the period at meetings of the Audit and Risk Committee was as follows:

Trustee/Director	Meetings attended	Out of a possible
David Cartmell (Chair)	3	3
Paul Simpson (resigned 15 th October 2025)	3	3

The head teachers/ heads of school also meet regularly as a senior management team (at least monthly), to consider matters on the day to day implementation of the strategy set by the Board.

Local Governing Bodies (LGB) are in place at each school. Key responsibilities of the LGB include:

- Appoint Governors to the following Link Roles: Safeguarding, RE, Quality of Education, Inclusion and SEND, Attendance and Health and Safety

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

GOVERNANCE STATEMENT

FOR THE YEAR ENDED 31 AUGUST 2025

- To monitor educational standards, safeguarding, Health & Safety, policy implementation, school website, budget spend and staff workload and wellbeing.
- In conjunction with Headteacher, recommend staff pay awards to the Board of Directors.
- Produce an annual LGB plan (using Shaping Governance®), monitor its progress against objectives.

Conflicts of interest

Owing to the nature of the academy trust and the composition of the board of trustees being drawn from local public and private sector organisations, transactions may take place with organisations in which the trustees have an interest. All transactions involving such organisations should be conducted in accordance with the requirements of the ATH and in accordance with the academy trust's financial regulations and normal procurement procedures relating to connected and related party transactions.

The academy trust manages conflicts of interest by:

- Maintaining an up-to-date and complete register of interests
- Ensuring that declarations of interests is a standing agenda item on all committee meetings
- Considering conflicts of interest in the appointment of trustees and key trust staff

The information on the trust register of interest is assessed by management when entering significant arrangements to ensure any conflicts are identified and managed.

Review of Value for Money

The Accounting Officer (who is also the CEO) has responsibility for ensuring that the academy trust delivers good value in the use of public resources. The Accounting Officer understands that value for money refers to the educational and wider societal outcomes, as well as estates and safety management, achieved in return for the taxpayer resources received.

The accounting officer considers how the academy trust's use of its resources has provided good value for money during each academic year, and reports to the board of trustees where value for money can be improved, including the use of benchmarking data or by using a framework where appropriate.

During 2024-25 there has been the continued roll out of central services. This has enabled the Accounting Officer to continue to deliver improved value for money during the year by:

- Better purchasing both within schools but also by using the greater purchasing power of the Trust;
- Reviewing contracts where these had ended and expensive out of contract rates applied. There are now improved systems in place to ensure that contracts are regularly reviewed and renewed as appropriate and where possible consistent providers are used where appropriate across the Trust;
- Reviewing the Trust estates and prioritising investment to ensure compliance.
- Development of budget controls and developing systems to use approved suppliers for core goods and services.

The purpose of the system of internal control

The system of internal control is designed to manage risk to a reasonable level rather than to eliminate all risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an on-going process designed to identify and prioritise the risks to the achievement of academy trust policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically. The system of internal control has been in place in the Holy Family Catholic Multi Academy Trust for the year ended 31 August 2025 and up to the date of approval of the annual report and financial statements.

Capacity to handle risk

The Board of Trustees has reviewed the key risks to which the Academy Trust is exposed together with the operating, financial and compliance controls that have been implemented to mitigate those risks. The Board of Trustees is of the view that there is a formal on-going process for identifying, evaluating and managing the Academy Trust's significant risks that has been in place for the year ending 31 August 2025 and up to the date of approval of the annual report and financial statements. This process is regularly reviewed by the Board of Trustees.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

GOVERNANCE STATEMENT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

The risk and control framework

The Trust's system of internal financial control is based on a framework of regular management information and administrative procedures including the segregation of duties and a system of delegation and accountability. In particular, it includes:

- comprehensive budgeting and monitoring systems with an annual budget and periodic financial reports which are reviewed and agreed by the board of Trustees,
- regular reviews by the audit and risk committee of reports which indicate financial performance against the forecasts and of major purchase plans, capital works and expenditure programmes,
- setting targets to measure financial and other performance,
- clearly defined purchasing (asset purchase or capital investment) guidelines,
- identification and management of risks.

The Board of Trustees has decided to buy-in an internal audit service from Wylie Bisset.

This role includes giving advice on financial matters and performing a range of checks on the academy trust's financial systems. In particular, the checks carried out in the current period included:

- Procurement
- Data quality
- Cyber security
- Compliance with the Academies Trust Handbook
- Follow up of prior year recommendations

The Internal Auditor reports to the board of trustees, through the audit and risk committee on the operation of the systems of control and on the discharge of the board of trustees' financial responsibilities and annually prepares an annual summary report to the committee outlining the areas reviewed, key findings, recommendations and conclusions to help the committee consider actions and assess year on year progress. The Internal Auditor is invited to attend all audit and risk committee meetings and presents reports from reviews as appropriate.

Review of effectiveness

As Accounting Officer, the Chief Executive has responsibility for reviewing the effectiveness of the system of internal control.

During the year in question the review has been informed by:

- The work of the internal auditor,
- The work of the external auditor,
- The financial management and governance self-assessment process,
- The work of the executive managers within the academy trust who have responsibility for the development and maintenance of the internal control framework.

The Accounting Officer has been advised of the implications of the result of their review of the system of internal control by the audit and risk committee and a plan to address weaknesses and ensure continuous improvement of the system is in place.

Conclusion

Based on the advice of the audit and risk committee and the accounting officer, the board of trustees is of the opinion that the academy trust has an adequate and effective framework for governance, risk management and control.

Approved by order of the members of the Board of Trustees on 9th December 2025 and signed on its behalf by:

Brian O'Connell

B O'Connell
Chair

A T Moor

A T Moor
Accounting Officer

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

STATEMENT OF REGULARITY, PROPRIETY AND COMPLIANCE

FOR THE YEAR ENDED 31 AUGUST 2025

As accounting officer of Holy Family Catholic Multi Academy Trust, I confirm that I have had due regard to the framework of authorities governing regularity, propriety and compliance, including the trust's funding agreement with DfE, and the requirements of the Academy Trust Handbook, including responsibilities for estates safety and management. I have also considered my responsibility to notify the academy trust board of trustees and DfE of material irregularity, impropriety and non-compliance with terms and conditions of all funding, including for estates safety and management.

I confirm that I, and the board of trustees are able to identify any material irregular or improper use of all funds by the academy trust, or material non-compliance with the framework of authorities.

I confirm that no instances of material irregularity, impropriety or non-compliance have been discovered to date. If any instances are identified after the date of this statement, these will be notified to the board of trustees and DfE.

AT Moor

A T Moor
Accounting Officer
Date: 9th December 2025

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

STATEMENT OF TRUSTEE' RESPONSIBILITIES

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees (who are also the directors of Holy Family Catholic Multi Academy Trust for the purposes of company law) are responsible for preparing the trustee's report and the financial statements in accordance with the Academies Accounts Direction published by the Department for Education, United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charities SORP 2019 and the Academies Accounts Direction 2024 to 2025,
- make judgements and accounting estimates that are reasonable and prudent,
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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 ensuring that in its conduct and operation the charitable company applies financial and other controls, which conform with the requirements both of propriety and of good financial management. They are also responsible for ensuring that grants received from DfE have been applied for the purposes intended.

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.

Approved by order of the members of the board of trustees on 9th December 2025 and signed on its behalf by:

Brian O'Connell

B O'Connell
Chair

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

Opinion

We have audited the financial statements of Holy Family Catholic Multi Academy Trust for the year ended 31 August 2025, which comprise the Statement of Financial Activities incorporating Income and Expenditure Account, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice), the Charities SORP 2019 and the Academies Accounts Direction 2024-25 issued by the Education and Skills Funding Agency.

In our opinion, the financial statements:

- give a true and fair view of the state of the academy's affairs as at 31 August 2025, and of its incoming resources and application of resources, including the income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities SORP 2019 and the Academies Accounts Direction 2024 to 2025 issued by the Department for Education.

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 academy 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 governors' 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 academy'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 governors with respect to going concern are described in the relevant sections of this report.

Other information

The Governors are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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 Governors' Report (which includes the strategic report and the directors' report for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the Governors' Report have been prepared in accordance with applicable legal requirements.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST (CONTINUED)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the academy and its environment obtained in the course of the audit, we have not identified material misstatements in the Governors' Report (which incorporates the strategic report and the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Governors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of governors for the financial statements

As explained more fully in the Statement of Trustees' Responsibilities set out on page 21, the governors (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the governors 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 governors are responsible for assessing the academy'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 governors either intend to liquidate the academy or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Based on our understanding of the academy and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to health and safety, employment law, GDPR, safeguarding and academy regulations, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Academies Account Direction 2024-2025, Companies Act and Charities Act 2011, and consider other factors such as VAT and payroll tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements including the risk of override of controls, and determined the principal risks were related to the improper recognition of revenue and management bias in accounting estimates. Audit procedures performed by the engagement team included:

- Enquires of management regarding correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Testing journals posted during the year;
- Challenging assumptions and judgements made by management in their critical accounting estimates including the defined benefit pension scheme and treatment of fixed assets.

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.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST (CONTINUED)

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.



Thomas Wilson (Senior Statutory Auditor)
For and on behalf of HaysMac LLP, Statutory Auditor

10 Queen Street Place
London
EC4R 1AG

Date: 15/12/2025

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

INDEPENDENT REPORTING ACCOUNTANT'S ASSURANCE REPORT ON REGULARITY TO HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST AND THE EDUCATION & SKILLS FUNDING AGENCY

In accordance with the terms of our engagement letter dated 14 October 2025, and further to the requirements of the Department for Education (DfE) as included in extant Framework and Guide for External Auditors and Reporting Accountants of Academy Trusts, we have carried out an engagement to obtain limited assurance about whether anything has come to our attention that would suggest, in all material respects the expenditure disbursed and income received by Holy Family Catholic Multi Academy Trust during the year ended 31 August 2025 have not been applied for the purposes intended by Parliament and that the financial transactions do not conform to the authorities which govern them.

This report is made solely to Holy Family Catholic Multi Academy Trust and the Secretary of State for Education in accordance with the terms of our engagement letter. Our work has been undertaken so that we might state to Holy Family Catholic Multi Academy Trust and the Secretary of State for Education those matters we are required to state to it in a report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Holy Family Catholic Multi Academy Trust and the Secretary of State for Education, for our work, for this report, or for the conclusion we have formed.

Respective responsibilities of Holy Family Catholic Multi Academy Trust' Accounting Officer and the Reporting Accountant

The accounting officer is responsible, under the requirements of Holy Family Catholic Multi Academy Trust funding agreement with the Secretary of State for Education dated and the Academies Trust Handbook for ensuring that expenditure disbursed, and income received is applied for the purposes intended by Parliament and the financial transactions conform to the authorities which govern them.

Our responsibilities for this engagement are established in the United Kingdom by our profession's ethical guidance and are able to obtain limited assurance and report in accordance with our engagement letter and the requirements of the extant Framework and Guide for External Auditors and reporting Accountants of Academy Trusts. We report to you whether anything has come to our attention in carrying out our work which suggests that in all material respects, expenditure disbursed, and income received during the year ended 31 August 2025 have not been applied for the purposes intended by Parliament or that the financial transactions do not conform to the authorities which govern them.

Approach

We conducted our engagement in accordance with the Framework and Guide for External Auditors and Reporting Accountants of Academy Trusts issued by the DfE, which requires a limited assurance engagement as set out in our engagement letter.

The objective of a limited assurance engagement is to perform such procedures as to obtain information and explanations in order to provide us with sufficient appropriate evidence to express a negative conclusion on regularity.

A limited assurance engagement is more limited in scope than a reasonable assurance engagement and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in a reasonable assurance engagement. Accordingly, we do not express a positive opinion.

Our engagement includes examination, on a test basis, of evidence relevant to the regularity and propriety of the academy trust's income and expenditure.

The work undertaken to draw to our conclusion includes:

- Assessment of the control environment operated by the Academy.
- Walkthrough testing of controls to ensure operational effectiveness.
- Substantive testing on a sample of expenditure items, ensuring expenditure is in accordance with the funding agreement and appropriately authorised.
- Detailed testing on a selection of credit card statements and expense claims.
- Review of minutes, bank certificates and related party declarations provided by Governors and senior management.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

INDEPENDENT REPORTING ACCOUNTANT'S ASSURANCE REPORT ON REGULARITY TO HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST AND THE EDUCATION & SKILLS FUNDING AGENCY (CONTINUED)

Conclusion

In the course of our work, nothing has come to our attention which suggests that in all material respects the expenditure disbursed and income received during the period from 1 September 2024 to 31 August 2025 has not been applied for the purposes intended by Parliament or that the financial transactions do not conform to the authorities which govern them.

HaysMac LLP

HaysMac LLP
Reporting Accountant
10 Queen Street Place
London
EC4R 1AG

Date: 15/12/2025

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2025

		Unrestricted Funds	Restricted funds: General	Fixed asset	Total 2025	Total 2024
	Notes	£'000	£'000	£'000	£'000	£'000
Income and endowments from:						
Donations and capital grants	3	55	-	1,112	1,167	993
Transfer from local authority on conversion	24.25, 26	390	1,089	-	1,479	78
Charitable activities:						
- Funding for educational operations	4	-	33,690	-	33,690	29,133
- Funding for teaching school hub	4	-	855	-	855	674
Other trading activities	5	822	-	-	822	711
Investments	6	20	-	-	20	7
Total		1,287	35,634	1,112	38,033	31,596
Expenditure on:						
Charitable activities:						
- Educational operations	8	1,279	34,059	975	36,313	31,992
- Teaching School hub	8	-	633	-	633	539
Total		1,279	34,692	975	36,946	32,531
Net income/(expenditure)		8	942	137	1,087	(935)
Other recognised gains / (losses)						
Actuarial gains / (losses) on defined benefit pension schemes	18	-	(486)	33	(453)	72
Net movement in funds		8	456	170	634	(863)
Reconciliation of funds						
Total funds brought forward		376	149	1,677	2,202	3,065
Total funds carried forward		384	605	1,847	2,836	2,202

All of the Academy's activities are derived from continuing operations. A statement of Total Recognised Gains and Losses is included in the Statement of Financial Activities.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

BALANCE SHEET

AS AT 31 AUGUST 2025

Company Number 08269066

	Notes	2025 £'000	2025 £'000	2024 £'000	2024 £'000
Fixed assets					
Tangible assets	12		626		649
Current assets					
Debtors	13	1,452		1,658	
Cash at bank and in hand		3,739		3,953	
Short-term cash investments		384		370	
		5,575		5,981	
Current liabilities					
Creditors: amounts falling due within one year	14	(2,528)		(2,641)	
Net current assets			3,047		3,340
Net assets excluding pension liability			3,673		3,989
 Defined benefit pension scheme liability	18		(837)		(1,787)
Net assets			2,836		2,202
Funds of the academy trust:					
Restricted funds	16				
- Fixed asset funds			1,847		1,677
- Restricted income funds			1,442		1,936
- Pension reserve			(837)		(1,787)
			2,452		
Total restricted funds					1,826
Unrestricted income funds	16		384		376
Total funds			2,836		2,202

The financial statements were approved and authorised for issue by the Board of Trustees on 9th December 2025 and are signed on their behalf by:

Brian O'Connell

B O'Connell
Chair

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 AUGUST 2025

		2025	2024
	Notes	£'000	£'000
Cash flows from operating activities			
Net cash provided used in operating activities	19	(1,299)	(2,462)
Cash flows from investing activities			
Dividends, interest and rents from investments	20	7	
Capital grants from DfE Group		1,112	972
Purchase of tangible fixed assets		(33)	(43)
Net cash provided by investing activities		1,099	936
Net decrease in cash and cash equivalents in the reporting period		(200)	(1,526)
Cash and cash equivalents at beginning of the year		4,323	5,849
Cash and cash equivalents at end of the year*		4,123	4,323

*The balance includes the short-term investment balance of £384,000, relating to a 95-day notice deposit.

The Trust does not have any debt hence net debt is the above cash balance.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

A summary of the principal accounting policies adopted (which have been applied consistently, except where noted), judgements and key sources of estimation uncertainty, is set out below.

1.1 Basis of preparation

The financial statements of the academy trust, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102), the 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) (Charities SORP (FRS 102)), the Academies Accounts Direction 2024 to 2025 issued by the DfE, the Charities Act 2011 and the Companies Act 2006.

Holy Family Catholic Multi Academy Trust meets the definition of a public benefit entity under FRS 102.

1.2 Going concern

The trustees assess whether the use of going concern is appropriate, i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charitable company to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the accounts and have concluded that the academy trust has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the academy trust's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Income

All incoming resources are recognised when the academy trust has entitlement to the funds, the receipt is probable and the amount can be measured reliably.

Grants

Grants are included in the statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance-related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

General Annual Grant is recognised in full in the statement of financial activities in the period for which it is receivable, and any abatement in respect of the period is deducted from income and recognised as a liability.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies (continued)

Capital grants are recognised in full when there is an unconditional entitlement to the grant. Unspent amounts of capital grants are reflected in the balance sheet in the restricted fixed asset fund. Capital grants are recognised when there is entitlement and are not deferred over the life of the asset on which they are expended.

Donations

Donations are recognised on a receivable basis (where there are no performance-related conditions) where the receipt is probable, and the amount can be reliably measured.

Other income

Other income, including the hire of facilities, is recognised in the period it is receivable and to the extent the academy trust has provided the goods or services.

Donated goods, facilities and services

Goods donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. If it is practical to assess the fair value at receipt, it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impractical to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold. This income is recognised within 'Income from other trading activities'.

Transfer on conversion

Where assets and liabilities are received by the academy trust on conversion to an academy, the transferred assets are measured at fair value and recognised in the balance sheet at the point when the risks and rewards of ownership pass to the academy trust. An equal amount of income is recognised as transfer on conversion within donations and capital grant income to the net assets received.

Donated fixed assets

Donated fixed assets are measured at fair value unless it is impractical to measure this reliably, in which case the cost of the item to the donor is used. The gain is recognised as income from donations and a corresponding amount is included in the appropriate fixed asset category and depreciated over the useful economic life in accordance with the academy trust's accounting policies.

1.4 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 by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies (continued)

1.4 Expenditure (continued)

Expenditure on raising funds

This includes all expenditure incurred by the academy trust to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Charitable activities

These are costs incurred on the academy trust's educational operations, including support costs and costs relating to the governance of the academy trust apportioned to charitable activities.

All resources expended are inclusive of irrecoverable VAT.

1.5 Tangible fixed assets and depreciation

Assets costing £2,500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Where tangible fixed assets have been acquired with the aid of specific grants, either from the government or from the private sector, they are included in the balance sheet at cost and depreciated over their expected useful economic life. This does however exclude land and buildings as detailed below. Where there are specific conditions attached to the funding that require the continued use of the asset, the related grants are credited to a restricted fixed asset fund in the statement of financial activities and carried forward in the balance sheet. Depreciation on the relevant assets is charged directly to the restricted fixed asset fund in the statement of financial activities. Where tangible fixed assets have been acquired with unrestricted funds, depreciation on such assets is charged to the unrestricted fund.

Tangible fixed assets are stated at cost less depreciation. Depreciation is not charged on freehold land or assets under construction. Depreciation on other tangible fixed assets is provided at rates calculated to write off the cost of those assets, less their estimated value, over their expected useful lives on the following bases:

Land and buildings	2% Reducing Balance
Computer equipment	20- 50% Reducing Balance
Fixtures, fittings & equipment	20% Reducing Balance
Motor Vehicles	25% Reducing Balance

Assets in the course of construction are included at cost. Depreciation on these assets is not charged until they are brought into use and reclassified to freehold or leasehold land and buildings.

The sites from which the schools operate are owned by the Diocese of Shrewsbury without any legal arrangement to licence or occupy. The Diocese reserves the right to terminate the agreement at any point and as a result there is no indication of control by the Schools. Consequently, no value for donated land and buildings or building improvements has been recognised within the financial statements.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the statement of financial activities.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies (continued)

1.6 Liabilities

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the academy trust anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

1.7 Provisions

Provisions are recognised when the academy trust has an obligation at the reporting date as a result of a past event which it is probable will result in the transfer of economic benefits and the obligation can be estimated reliably. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.8 Leased assets

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

1.9 Financial instruments

The academy trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows.

Financial assets

Trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments.

Cash at bank is classified as a basic financial instrument and is measured at face value.

Financial liabilities

Trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition.

Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies (continued)

1.10 Taxation

The academy trust 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 academy trust 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 Pensions benefits

Retirement benefits to employees of the academy trust are provided by the Teachers' Pension Scheme ('TPS') and the Local Government Pension Scheme ('LGPS'). These are defined benefit schemes.

The TPS is an unfunded scheme, and contributions are calculated to spread the cost of pensions over employees' working lives with the academy trust in such a way that the pension cost is a substantially level percentage of current and future pensionable payroll. The contributions are determined by the Government Actuary based on quadrennial valuations using a projected unit credit method. The TPS is an unfunded multi-employer scheme with no underlying assets to assign between employers. Consequently, the TPS is treated as a defined contribution scheme for accounting purposes and the contributions are recognised in the period to which they relate.

The LGPS is a funded multi-employer scheme, and the assets are held separately from those of the academy trust in separate trustee administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit credit method and discounted at a rate equivalent to the current rate of return on a high-quality corporate bond of equivalent term and currency to the liabilities. The actuarial valuations are obtained at least triennially and are updated at each balance sheet date. The amounts charged to net income/ (expenditure) are the current service costs and the costs of scheme introductions, benefit changes, settlements and curtailments. They are included as part of staff costs as incurred. Net interest on the net defined benefit liability/asset is also recognised in the Statement of Financial Activities and comprises the interest cost on the defined benefit obligation and interest income on the scheme assets, calculated by multiplying the fair value of the scheme assets at the beginning of the period by the rate used to discount the benefit obligations. The difference between the interest income on the scheme assets and the actual return on the scheme assets is recognised in other recognised gains and losses.

A pension surplus is only recognised where the Trust can benefit from the surplus by either receiving a cash refund or by paying lower future contributions. Where this is the case, the Trust recognises a surplus. In the absence of these 2 conditions 'asset ceiling' is applied and the surplus is not recognised.

Actuarial gains and losses are recognised immediately in other recognised gains and losses.

1.12 Fund accounting

Unrestricted income funds represent those resources which may be used towards meeting any of the charitable objects of the academy trust at the discretion of the trustees.

Restricted fixed asset funds are resources which are to be applied to specific capital purposes imposed by funders where the asset acquired or created is held for a specific purpose.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies (continued)

1.12 Fund accounting (continued)

Restricted general funds comprise all other restricted funds with restrictions imposed by the funder/donor and include grants from the Department for Education.

Restricted pension funds represent the Local Government Pension Scheme deficit.

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

2 Critical accounting estimates and areas of judgement

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

The academy trust makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

The present value of the Local Government Pension Scheme defined benefit liability depends on a number of factors that are determined on an actuarial basis using a variety of assumptions. The assumptions used in determining the net cost (income) for pensions include the discount rate. Any changes in these assumptions, which are disclosed in note 18, will impact the carrying amount of the pension liability/surplus. Furthermore, a roll forward approach which projects results from the latest full actuarial valuation performed at 31 March 2022 has been used by the actuary in valuing the pensions liability at 31 August 2025. Any differences between the figures derived from the roll forward approach and a full actuarial valuation would impact on the carrying amount of the pension liability.

No critical judgements have been made in the preparation of the accounts.

3 Donations and capital grants

	Unrestricted funds £'000	Restricted funds £'000	Total 2025 £'000	Total 2024 £'000
Capital grants	-	1,112	1,112	972
Other donations	55	-	55	21
	55	1,112	1,167	993

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

3 Donations and capital grants (continued)

Comparative information in respect of the preceding period

	Unrestricted funds £'000	Restricted funds £'000	Total 2024 £'000
Capital grants	-	972	972
Other donations	21	-	21
	21	972	993

4 Funding for the academy trust's educational operations

	Unrestricted funds £'000	Restricted funds £'000	Total 2025 £'000	Total 2024 £'000
DfE / ESFA grants				
General annual grant (GAG)	-	26,363	26,363	23,326
Other DfE/ESFA grants				
UIFSM	-	168	168	141
Pupil Premium	-	1,577	1,577	1,342
Teachers pay grant	-	438	438	370
Teacher pension grant	-	647	647	306
Mainstream schools additional grant (MSAG)	-	-	-	699
Core school budget grant (CSBG)	-	841	841	-
National insurance grant	-	184	184	-
Other	-	205	205	129
Other DfE group grants	-	125	125	169
	-	30,548	30,548	26,482
Other government grants				
Local authority grants	-	2,006	2,006	1,702
Arts Council grants	-	-	-	70
	-	2,006	2,006	1,772
COVID-19 additional (DFE)				
Catch-up/recovery premium	-	-	-	278
National Tutoring Programme	-	(4)	(4)	61
Other DFE COVID-19 Funding	-	-	-	33
	-	(4)	(4)	372

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

4 Funding for the academy trust's educational operations (continued)

Other funding

Ignite Institute	-	56	56	103
Teaching school hub	-	855	855	674
Other income resources	-	1,084	1,084	404
	-	1,995	1,995	1,181
Total funding	-	34,545	34,545	29,807

All comparatives were restricted funds.

The Trust operates the Inspire Learning Teaching School Hub North West.

The Ignite Institute operates CPD and school direct teacher training activity.

5 Other trading activities

	Unrestricted funds £'000	Restricted funds £'000	Total 2025 £'000	Total 2024 £'000
Hire of facilities	58	-	58	48
Catering income	129	-	129	74
Consultancy income	286	-	286	250
Other income	349	-	349	339
	822	-	822	711

All comparatives were unrestricted funds.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

6 Investment income

	Unrestricted funds £'000	Restricted funds £'000	Total 2025 £'000	Total 2024 £'000
Short term deposits	20	-	20	7

All comparatives were unrestricted funds.

7 Expenditure

	Staff costs £'000	Non-Pay Expenditure Premises £'000	Other £'000	Total 2025 £'000	Total 2024 £'000
Academy's educational operations					
- Direct costs	24,308	11	2,888	27,207	23,420
- Allocated support costs	4,128	2,501	2,477	9,106	8,572
Teaching School Hub					
- Direct costs	143	17	147	307	451
- Allocated support costs	268	-	58	326	88
	28,847	2,529	5,570	36,946	32,531

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Comparative information of the preceding period

	Staff costs	Non-Pay Expenditure		Total
		Premises	Other	2024
	£'000	£'000	£'000	£'000
Academy's educational operations				
- Direct costs	20,665	12	2,743	23,420
- Allocated support costs	3,251	3,058	2,263	8,572
Teaching School Hub				
- Direct costs	81	-	370	451
- Allocated support costs	85	-	3	88
	24,082	3,070	5,379	32,531

Net income/(expenditure) for the year includes:	2025	2024
	£'000	£'000
Fees payable to auditor for:		
- Audit	34	28
- Other services	2	3
Operating lease rentals	88	83
Depreciation of tangible fixed assets	56	92
Net interest on defined benefit pension liability	28	81

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

8 Charitable activities

	2025	2024
	£'000	£'000
Direct costs		
Educational operations	27,207	23,420
Teaching School Hub	307	451
Support costs		
Educational operations	9,106	8,572
Teaching School Hub	326	88
	<u>36,946</u>	<u>32,531</u>

Analysis of support costs

	Teaching School Hub £'000	Educational operations £'000	Total 2025 £'000	Total 2024 £'000
Support staff costs	268	4,128	4,396	3,336
Technology costs	14	325	339	421
Premises costs	-	2,501	2,501	3,058
Other support costs	43	2,097	2,140	1,786
Governance costs	1	55	56	59
	<u>326</u>	<u>9,106</u>	<u>9,432</u>	<u>8,660</u>

Comparative - Analysis of support costs

	Teaching school hub £'000	Educational operations £'000	Total 2024 £'000
Support staff costs	85	3,251	3,336
Technology costs	-	421	421
Premises costs	-	3,058	3,058
Other support costs	3	1,783	1,786
Governance costs	-	59	59
	<u>88</u>	<u>8,572</u>	<u>8,660</u>

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

9 Staff

a. Staff costs

Staff costs during the year were:

	2025 £'000	2024 £'000
Wages and salaries	20,124	17,196
Social security costs	2,355	1,753
Pension costs	4,876	3,884
Staff costs	27,355	22,833
Agency staff costs	1,406	1,161
Staff restructuring costs	57	60
Staff development and other staff costs	29	28
Total staff expenditure	28,847	24,082
Staff restructuring costs comprise:		
Severance payments	57	30
Payment in lieu of notice	-	30
	57	60

b. Severance payments

The Trust paid 4 severance payment in the year, disclosed in the following bands:

£0- £25,000 4

c. Non statutory/non-contractual staff severance payments

All restructuring costs in the year were statutory/contractual.

The severance payment of £29,885 in the prior year was non contractual/non-statutory.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

9 Staff (continued)

d. Staff numbers

The average number of persons employed by the academy trust during the year was as follows:

	2025 Number	2024 Number
Teachers	227	221
Administration and support	310	237
Management	51	44
	<hr/> 588	<hr/> 502

Higher paid staff

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 Number	2024 Number
In the band £60,001 - £70,000	27	21
In the band £70,001 - £80,000	11	10
In the band £80,001 - £90,000	5	2
In the band £90,001 - £100,000	3	1
In the band £100,001 - £110,000	1	2
In the band £110,001 - £120,000	2	1
In the band £120,001 - £130,000	1	1
In the band £130,001 - £140,000	-	1
In the band £140,001 - £150,000	1	-
	<hr/> 51	<hr/> 39

The increase in number of staff disclosed is the product of the disclosure bands remaining fixed, but salaries of staff have increased meaning more staff continue to fall into the lower bands.

Key management personnel

The key management personnel of the academy trust comprise of the trustees and the senior management team as listed on page 1. The total amount of employee benefits (including employer pension and national insurance contributions) received by key management personnel for their services to the academy trust was £1,759,809 (2024: £1,544,754).

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

10 Trustees' remuneration and expenses

No trustees have been paid remuneration, expenses or received other benefits from an employment with the academy trust in 2025 (2024: Nil).

Other related party transactions involving the trustees are set out in note 21.

11 Trustees and officers' insurance

In accordance with normal commercial practice, the academy trust has purchased insurance to protect trustees and officers from claims arising from negligent acts, errors or omissions occurring whilst on academy trust business. The insurance provides cover up to £5,000,000 on any one claim. The cost of this insurance is included in the total insurance cost and cannot be split out.

12 Tangible fixed assets

	Land and buildings	Computer equipment	Fixtures, fittings & equipment	Motor Vehicles	Total
	£'000	£'000	£'000	£'000	£'000
Cost					
At 1st September 2024	502	377	699	8	1,586
Additions	-	13	20	-	33
At 31 August 2025	502	390	719	8	1,619
Depreciation					
At 1st September 2024	33	327	571	6	937
Charge for the year	11	13	31	1	56
At 31 August 2025	44	340	602	7	993
Net book value					
At 31 August 2025	458	50	117	1	626
At 31 August 2024	469	50	128	2	649

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

12 Tangible fixed assets (continued)

The net book value of land and buildings comprises:

	2025 £'000	2024 £'000
Long leaseholds (over 50 years)	383	383
	<u>383</u>	<u>383</u>

13 Debtors

	2025 £'000	2024 £'000
Trade debtors	132	192
Other debtors	217	426
Prepayments and accrued income	1,103	1,040
	<u>1,452</u>	<u>1,658</u>

14 Creditors: amounts falling due within one year

	2025 £'000	2024 £'000
Trade creditors	699	768
Other taxation and social security	606	466
Other creditors	620	508
Accruals and deferred income	603	885
Amounts owed to the DfE	-	14
	<u>2,528</u>	<u>2,641</u>

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

15	Deferred income	2025 £'000	2024 £'000
	Deferred income is included within:		
	Creditors due within one year	248	202
	Deferred income at 1st September 2024	202	99
	Released from previous years	(202)	(86)
	Resources deferred in the year	248	189
	Deferred income at 31 August 2025	248	202

Included within deferred income at the balance sheet date the trust was holding funds received in advance for UNIFSM (£129k), Trips (£113k) and projects spanning the year end and other activity (£6k).

16	Funds	Balance at 1 September 2024 £'000	Income £'000	Expenditure £'000	Gains, losses and transfers £'000	Balance at 31 August 2025 £'000
	Restricted general funds					
	General Annual Grant (GAG)	1,506	26,363	(27,046)	(33)	790
	UIFSM	-	168	(168)	-	-
	Pupil Premium	-	1,577	(1,577)	-	-
	Other DfE / ESFA grants	-	2,436	(2,436)	-	-
	Other government grants	-	2,006	(2,006)	-	-
	Teaching School Hub	430	855	(633)	-	652
	Other restricted funds	-	1,140	(1,140)	-	-
	Pension reserve	(1,787)	1,089	314	(453)	(837)
		149	35,634	(34,692)	(486)	605
	Restricted fixed asset funds					
	DfE group capital grants	1,028	1,112	(919)	-	1,221
	Capital expenditure from GAG	506	-	(41)	33	498
	Transfer of St Augustine's	143	-	(15)	-	128
	Total restricted funds	1,826	36,746	(35,667)	(453)	2,452
	Unrestricted funds					
	General funds	376	1,287	(1,279)	-	384
	Total funds	2,202	38,033	(36,946)	(453)	2,836

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

16 Funds (continued)

Comparative information in respect of the preceding period

The £942,000 spend on the restricted fixed assets funds represents depreciation in year and spend in relation to the School Condition Allocation (SCA) and the Devolved Formula Capital. The SCA funds are received into the restricted fixed asset fund. In line with sector practice due to the Diocesan ownership of the properties the SCA spend on building is not capitalised but taken through the SOFA as expenditure.

Comparative information in respect of the preceding period

	Balance at 1 September 2023 £'000	Income £'000	Expenditure £'000	Gains, losses and transfers £'000	Balance at 31 August 2024 £'000
Restricted general funds					
General Annual Grant (GAG)	2,056	23,326	(23,876)	-	1,506
UIFSM	-	141	(141)	-	-
Pupil Premium	-	1,342	(1,342)	-	-
Other DfE / ESFA grants	-	1,673	(1,673)	-	-
Other government grants	-	1,702	(1,702)	-	-
COVID-19 additional (DfE/ESFA)	-	372	(372)	-	-
Teaching School Hub	295	674	(539)	-	430
Arts Council Grant	48	70	(118)	-	-
Other restricted funds	-	507	(507)	-	-
Pension reserve	(2,012)	(104)	257	72	(1,787)
	387	29,703	(30,013)	72	149
Restricted fixed asset funds					
DfE group capital grants	1,610	979	(1,561)	-	1,028
Capital expenditure from GAG	555	-	(49)	-	506
Transfer of St Augustine's	143	-	-	-	143
Total restricted funds	2,695	30,682	(31,623)	72	1,826
Unrestricted funds					
General funds	370	914	(908)	-	376
Total funds	3,065	31,596	(32,531)	72	2,202

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

16 Funds (continued)

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

- (i) General Annual Grant (GAG) must be used for the normal running costs of the academy,
- (ii) The other DfE/ESFA grants fund is used to track grants provided by local and central government departments,
- (iii) The other restricted funds track grants, donations and other income arising from sources other than grants provided by central and local government departments,
- (iv) The pensions reserve is a restricted fund to account for the liability arising under the Local Government Pension Scheme,
- (v) The restricted fixed asset funds are carried forward to meet the specific costs of fixed asset projects and to cover the depreciation charges that will be required on these projects going forward as well as the current fixed assets held.

Under the funding agreement with the Secretary of State, the academy trust was not subject to a limit on the amount of GAG that it could carry forward at 31 August 2025.

The academy trust is a £1,442,000 (2024: £1,936,000) on restricted general funds (excluding pension reserve) plus a surplus of £384,000 (2024: £376,000 surplus) on unrestricted funds.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

16 Funds (continued)

Total funds analysis by academy

	2025	2024
	£'000	£'000
Fund balances at 31 August 2025 were allocated as follows:		
St John Plessington Catholic College*	583	1,053
Our Lady of Pity Roman Catholic Primary School**	992	266
St Bernard's Roman Catholic Primary School	24	80
St Mary's Catholic College	(658)	88
St. Joseph's Catholic Primary School	(56)	76
St Augustine's Catholic Primary School	154	126
Our Lady's Catholic Primary School	208	247
Ss. Peter and Paul Catholic Primary School	161	-
St Alban's Catholic Primary School	34	-
Total before fixed assets fund and pension reserve	1,442	1,936
Restricted fixed asset fund	1,847	1,677
Pension reserve	(837)	(1,787)
Unrestricted income funds	384	376
Total funds	2,836	2,202

*Historically the Teaching School Hub was reported with St John Plessington as the lead entity. This changed in year as the lead entity status moved to our Lady of Pity.

**The fund balance for Our Lady of Pity includes the Teaching School Hub. The balances of the funds relating to the Teaching School hub are detailed below. In addition, in 2024 included in the fund balance of St Bernard's was the Arts Council funded Creativity Collaborative. All funds for the Creativity Collaborative have been expended in 2025.

	2025	2024
	£'000	£'000
Teaching School Hub	652	430
Creativity Collaborative	-	69

The Trust continues to have an overall funds surplus. Two academies have a funds deficit at the year-end and the trust continues to work with those schools to develop a recovery plan to return to an in year surplus and a longer term fund surplus.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

16 Funds (continued)

St Joseph's – The decline in pupil numbers has seen the school move from a two form entry to a single form entry. This has led to a reduction in lagged income and this has reduced more than the associated cost base. The realignment of the cost base versus income will be managed through the implementation of a sustainable model supported by Integrated Curriculum Financial Planning (ICFP) metrics to ensure resources are allocated and used efficiently.

St Mary's Catholic College – The decline in the financial position is driven by higher than anticipated supply costs, additional contributions to central services and reactive maintenance spend that was unavoidable to ensure regulatory compliance. The school was planned to go into deficit however the absolute level is higher than expected due to the previous factor. The trend in the current approved plan is for the school to return to a surplus in future years and eradicate the deficit, however this is conditional on maintaining strong pupil numbers. The recovery of the school will be achieved with continued implementation and use of the sustainable model of Integrated Curriculum Financial Planning (ICFP) to ensure resources are allocated and used efficiently.

All fund balances are to be utilised strategically and will help manage future cost pressures.

Ss. Peter and Paul Catholic Primary School fund balance consists of the £250,000 conversion transfer fund transfer and an in year post transfer deficit of £89,000.

St Alban's Catholic Primary School fund balance consists of the £140,000 conversion transfer fund transfer and an in year post transfer deficit of £106,000 including some exceptional restructuring costs.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

17 Analysis of net assets between funds

	Unrestricted Funds £'000	Restricted funds: General £'000	Fixed asset £'000	Total Funds £'000
Fund balances at 31 August 2025 are represented by:				
Tangible fixed assets	-	-	626	626
Current assets	384	3,970	1,221	5,575
Creditors falling due within one year	-	(2,528)	-	(2,528)
Defined benefit pension liability	-	(837)	-	(837)
Total net assets	384	605	1,847	2,836

	Unrestricted Funds £'000	Restricted funds: General £'000	Fixed asset £'000	Total Funds £'000
Fund balances at 31 August 2024 are represented by:				
Tangible fixed assets	-	-	649	649
Current assets	376	4,577	1,028	5,981
Creditors falling due within one year	-	(2,641)	-	(2,641)
Defined benefit pension liability	-	(1,787)	-	(1,787)
Total net assets	376	149	1,677	2,202

18 Pension and similar obligations

The academy trust's employees belong to two principal pension schemes: the Teachers' Pension Scheme England and Wales (TPS) for academic and related staff; and the Local Government Pension Scheme (LGPS) for non-teaching staff, which is managed by Cheshire and Merseyside Pension Funds. Both are multi-employer defined benefit schemes.

The pension costs are assessed in accordance with the advice of independent qualified actuaries. The latest actuarial valuation of the TPS related to the period ended 31 March 2020, and that of the LGPS related to the period ended 31 March 2022.

Contributions amounting to £604,752 (2024: £508,105) were payable to the schemes at 31 August 2025 and are included in creditors.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

18 Pension and similar obligations (continued)

Teachers' Pension Scheme

The Teachers' Pension Scheme (TPS) is a statutory, contributory, defined benefit scheme, governed by the Teachers' Pension Scheme Regulations 2014. Membership is automatic for teachers in academy trusts. All teachers have the option to opt-out of the TPS following enrolment.

The TPS is an unfunded scheme to which both the member and employer makes contributions, as a percentage of salary - these contributions are credited to the Exchequer. Retirement and other pension benefits are paid by public funds provided by Parliament.

Valuation of the Teachers' Pension Scheme

The Government Actuary, using normal actuarial principles, conducts a formal actuarial review of the TPS in accordance with the Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014 published by HM Treasury every 4 years. The aim of the review is to ensure scheme costs are recognised and managed appropriately and the review specifies the level of future contributions.

Actuarial scheme valuations are dependent on assumptions about the value of future costs, design of benefits and many other factors. The latest actuarial valuation of the TPS was carried out as at 31 March 2020. The valuation report was published by the Department for Education on 27 October 2023, with the SCAPE rate, set by HMT, applying a notional investment return based on 1.7% above the rate of CPI. The key elements of the valuation outcome are:

- Employer contribution rates set at 28.68% of pensionable pay (including a 0.08% administration levy). This is an increase of 5% in employer contributions and the cost control result is such that no change in member benefits is needed.
- Total scheme liabilities (pensions currently in payment and the estimated cost of future benefits) for service to the effective date of £262,000 million and notional assets (estimated future contributions together with the notional investments held at the valuation date) of £222,200 million, giving a notional past service deficit of £39,800 million.

The result of this valuation will be implemented from 1 April 2024. The next valuation result is due to be implemented from 1 April 2027.

The employer's pension costs paid to TPS in the period amounted to £3,770,003 (2023-24: £3,030,017).

A copy of the valuation report and supporting documentation is on the Teachers' Pensions website.

Under the definitions set out in FRS 102, the TPS is an unfunded multi-employer pension scheme. The academy trust is unable to identify its share of the underlying assets and liabilities of the plan. Accordingly, the academy trust has taken advantage of the exemption in FRS 102 and has accounted for its contributions to the scheme as if it were a defined contribution scheme. The academy trust has set out above, the information available on the scheme.

Local Government Pension Scheme

The LGPS is a funded defined benefit pension scheme, with the assets held in separate trustee-administered funds. The total contribution made for the year ended 31 August 2025 and 31 August 2024 are shown in the table below. The agreed contribution rates for future years are 19.5 to 20.7 per cent for employers and 5.5 to 12.5 per cent for employees.

Parliament has agreed, at the request of the Secretary of State for Education, to a guarantee that, in the event of an academy trust closure, outstanding Local Government Pension Scheme liabilities would be met by the Department for Education. The guarantee came into force on 18 July 2013 and on 21 July 2022, the Department of Education reaffirmed its commitment to the guarantee, with a parliamentary minute published on GOV.UK.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

18 Pension and similar obligations (continued)

Total contributions made	2025	2024
	£'000	£'000

Employer's contributions	1,503	1,193
Employees' contributions	389	299

Total contributions	1,892	1,492
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Principal actuarial assumptions	2025	2024
	%	%

Rate of increase in salaries	3.4-4.1	3.35-4.10
Rate of increase for pensions in payment/inflation	2.6-2.7	2.65-2.70
Discount rate for scheme liabilities	6.05-6.2	5.00

The current mortality assumptions include sufficient allowance for future improvements in mortality rates. The assumed life expectations on retirement age 65 are:

	2025	2024
	Years	Years
Retiring today		
- Males	20.6-21.1	20.8-20.9
- Females	22.5-23.4	22.5-23.4
Retiring in 20 years		
- Males	21.3-21.8	21.2-22.1
- Females	23.4-25.3	23.4-25.1

Scheme liabilities would have been affected by changes in assumptions as follows:

	2025	2024
	£'000	£'000
Discount rate +0.1%	(288)	(319)
Discount rate -0.1%	293	324
Mortality assumption -1 year increase	370	442
Mortality assumption - 1 year decrease	(365)	(435)
CPI rate +0.1%	292	324
CPI rate -0.1%	(287)	(320)

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

18 Pension and similar obligations (continued)

The academy trust's share of the assets in the scheme	2025 Fair value £'000	2024 Fair value £'000
Equities	12,793	9,172
Government bonds	1,559	1,355
Bonds	252	261
Cash	569	249
Property	2,437	1,980
Other assets	5,502	4,228
Total market value of assets	23,112	17,245

The actual return on scheme assets was a gain of £1,624,000 (2024: gain £1,294,000).

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

18 Pension and similar obligations (continued)

Amount recognised in the Statement of Financial Activities	2025 £'000	2024 £'000
Current service cost	1,133	833
Interest income	(977)	(818)
Interest cost	1,005	899
Administration expenses	28	22
Total amount recognised in the SOFA	1,189	936

Changes in the present value of defined benefit obligations	2025 £'000	2024 £'000
At 1st September	19,037	16,658
Adjustment from business combination	1,712	452
Current service cost	1,133	833
Interest cost	1,005	899
Employee contributions	389	299
Actuarial gain	(3,925)	419
Benefits paid	(434)	(523)
At 31 August	18,917	19,037

Changes in the fair value of the academy trust's share of scheme assets

	2025 £'000	2024 £'000
At 1st September	17,250	14,464
Adjustment from business combination	2,801	348
Interest income	977	818
Actuarial gain	654	491
Employer contributions	1,503	1,193
Employee contributions	389	299
Benefits paid	434	523
Administration expenses	(28)	(22)
Asset ceiling adjustment	(5,032)	-
At 31 August	18,080	17,250

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

19 Reconciliation of net expenditure to net cash flow from operating activities

	2025	2024
	£'000	£'000
Net income / (expenditure) for the reporting period (as per the Statement of Financial Activities)	1,087	(935)
Adjusted for:		
Capital grants from DfE and other capital income	(1,112)	(972)
Investment income receivable	(20)	(7)
Defined benefit pension costs less contributions payable	(370)	(360)
Defined benefit pension net finance cost and admin cost	56	103
Pension deficit inherited on conversion of Our Ladys'	-	104
Pension surplus inherited on conversion of Ss Peter and Paul	(558)	-
Pension surplus inherited on conversion of St Albans	(531)	-
Depreciation of tangible fixed assets	56	92
Decrease/(increase) in debtors	206	(490)
(Decrease)/Increase in creditors	(113)	3
Net cash provided by operating activities	(1,299)	(2,462)

20 Commitments under operating leases

At 31 August 2025 the total of the academy trust's future minimum lease payments under non-cancellable operating leases was:

	2025	2024
	£'000	£'000
Amounts due within one year	74	36
Amounts due one and five years	155	39
	229	75

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

21 Related party transactions

Owing to the nature of the academy trust and the composition of the board of trustees being drawn from local public and private sector organisations, transactions may take place with organisations in which the trustees have an interest. All transactions involving such organisations should be conducted in accordance with the requirements of the AFH and in accordance with the academy trust's financial regulations and normal procurement procedures relating to connected and related party transactions. The following related party transactions took place in the financial period:

Expenditure related party transactions

The Diocese of Shrewsbury is a related party as the land from which the Multi Academy Trust operates is owned by the Diocese and a memorandum of understanding is also in place between the two entities. During the year the Diocese of Shrewsbury charged the Academy: £46,635 (2024: £49,687). This charge forms the Diocesan Education Levy covering various services to the Trust £28,605 (2024: £22,029) was outstanding at the year-end.

All transactions involving such organisations are conducted in accordance with the requirements of the Academy Trust Handbook, and with the academy trust's financial regulations and normal procurement procedures relating to connected and related party transactions.

22 Members' liability

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he or she is a member, or within one year after he or she ceases to be a member, such amount as may be required, not exceeding £10 for the debts and liabilities contracted before he or she ceases to be a member.

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

23 Central services

The academy trust adopted a formal charge for central services during the year.

The academy trust has provided the following central services during the year:

- Financial services
- Human resources
- Legal services
- Education support services (school improvement)
- Estates management
- IT support
- Marketing and communication services
- DPO services
- Clerking and governance services
- Audit compliance services
- Data services
- Staff wellbeing services
- Training events

The academy trust charges for these services on the following basis:

- Flat percentage of GAG income (including pension, pay and core school budget grant). For 2024-25 the overall the average percentage to 8.1% (2023-24 8.5%). The Trust operates its central services on an at cost basis.
- The percentage contribution may be adjusted for some services not delivered to a school when it joins the Trust or any approved transitional arrangements.
- The charge to schools is reduced by any income that is generated centrally.
- The Trust continues to look to at offering central services that represent value for money and keeping the percentage rate charge as low as possible whilst maintaining all the necessary services and quality of the provision.

The actual amounts charge during the year (including cleaning contract costs) were as follows:

	2025	2024
	£'000	£'000
St John Plessington Catholic College	965	1,130
Our Lady of Pity Roman Catholic Primary School	173	191
St Bernard's Roman Catholic Primary School	94	108
St Mary's Catholic College	727	773
St. Joseph's Catholic Primary School	115	140
St Augustine's Catholic Primary School	75	55
Our Lady's Catholic Primary School*	35	24
Ss. Peter and Paul Catholic Primary School**	61	-
St Alban's Catholic Primary School***	56	-
	2,301	2,421

* Our Lady's joined the Trust on 1st May 2024

** Ss. Peter and Paul Catholic Primary School joined the Trust on 1st February 2025

*** St Alban's Catholic Primary School joined the Trust on 1st April 2025

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

23 Central services (continued)

In addition to the services provided by the Trust all schools in the Trust continue to have access to School Condition Allocation (SCA). This supports schools in carrying out significant capital and site works that may not be affordable from core budget allocations. Such expenditure is often necessary to ensure the safety of the site. The funds are allocated to schools based on 'need' rather than any other factors such as school size.

The funding accessed by each school in the year was:

	2025 £'000	2024 £'000
St John Plessington Catholic College	380	513
Our Lady of Pity Roman Catholic Primary School	161	182
St Bernard's Roman Catholic Primary School	44	4
St Mary's Catholic College	139	385
St. Joseph's Catholic Primary School	60	111
St Augustine's Catholic Primary School	-	-
Our Lady's Catholic Primary School	5	-
Ss. Peter and Paul Catholic Primary School	-	-
St Alban's Catholic Primary School	-	-
	789	1,195

The net contribution of schools after adjusting for the SCA funding accessed is:

	2025 £'000	2024 £'000
St John Plessington Catholic College	585	617
Our Lady of Pity Roman Catholic Primary School	12	9
St Bernard's Roman Catholic Primary School	50	104
St Mary's Catholic College	588	388
St. Joseph's Catholic Primary School	55	29
St Augustine's Catholic Primary School	75	55
Our Lady's Catholic Primary School	30	24
Ss. Peter and Paul Catholic Primary School	61	-
St Alban's Catholic Primary School	57	-
	1,513	1,226

The average net percentage contribution of schools after adjusting for the SCA funding accessed is 5.4% (2024: 5%).

HOLY FAMILY CATHOLIC MULTI ACADEMY TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

24 Transfer of Our Lady's Catholic Primary School

On 1st May 2024 Our Lady's Catholic Primary School converted into the Trust. The academy converted with net assets comprising:

	£'000
Cash – representing budget surplus on local authority funds	175
Defined benefit pension scheme deficit	(104)
Restricted fixed asset fund – Devolved Formula Capital	7
Net assets	<u>78</u>

25 Transfer of Ss. Peter and Paul Catholic Primary School

On 1st February 2025 Ss. Peter and Paul Catholic Primary School converted into the Trust. The academy converted with net assets comprising:

	£'000
Cash – representing budget surplus on local authority funds	250
Defined benefit pension scheme deficit	558
Net assets	<u>808</u>

26 Transfer of St Alban's Catholic Primary School

On 1st April 2025 St Alban's Catholic Primary converted into the Trust. The academy converted with net assets comprising:

	£'000
Cash – representing budget surplus on local authority funds	140
Defined benefit pension scheme deficit	531
Net assets	<u>671</u>

27 Capital commitments

	2025	2024
	£'000	£'000
Contracted for, but not provided in the financial statements	117	123