Company registration number: 08871215
Charity registration number: 1155742

The Top Charity Limited

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Howsons (Stoke) Limited
Chartered Accountants
Winton House
Stoke Road
Stoke on Trent
Staffordshire
ST4 2RW

The Top Charity Limited

Contents

Trustees' report	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 15

The Top Charity Limited

Trustees' Report

The Trustees, who are directors for the purpose of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2025.

Reference and Administrative Details

Trustees

O M Ragg
M E Tomkins
P Amison

Secretary

P Amison

Principal office

Temeraire House
Nelson Court
Staffordshire Technology Park
Stafford
Staffordshire
ST18 0WQ

Registered Office

Temeraire House
Nelson Court
Staffordshire Technology Park
Stafford
Staffordshire
ST18 0WQ

Company Registration Number

08871215

Charity Registration Number

1155742

Accountant

Howsons (Stoke) Limited
Chartered Accountants
Winton House
Stoke Road
Stoke On Trent
Staffordshire
ST4 2RW

Structure, governance and management

Nature of governing document

The charity is constituted as a company limited by guarantee by its Memorandum and Articles of Association. It is a charity registered with the Charities Commission.

As set out in the Articles of Association, trustees are nominated for election at the Annual General Meeting (AGM) of the charity by existing trustees and members. The Board of Trustees nominates the Chairperson of the trustees.

At the AGM, one third of the Board must resign on rotation. A retiring trustee is eligible for re-election.

Objectives and activities
As set out in the Memorandum of Association, the object of the charity is:

• The relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money (or other means deemed suitable) for persons, bodies, charities, organisations and/or countries affected;

• The relief and assistance of people in any part of the world who are the victims of war or natural disaster, trouble, or catastrophe in particular by the supply of medical aid to such persons and/or charities and organisations working to relieve the same;

• The prevention or relief of poverty by providing: grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty;

• To assist in such ways as the charity trustees think fit any charity registered in England and Wales whose aims include advancing education of persons by developing their mental, physical and moral capabilities through leisure time activities.

Public benefit

In shaping our objectives for the year and planning our activities, the Trustees have considered the Charity Commission's guidance on public benefit.

The charity is reliant on voluntary donations from members of Top Online Partners Group Limited. These donations are paid over to the charity chosen by the members.

The charity has adopted The Money Charity as their main charity in 2025.

Reserves policy

During the year, the trustees reviewed their reserves in line with Charity Comission Guidelines. At the year end, reserves amounted to £34,531 all of which are held for future charitable grants.

Achievements in the year

During the year, the charity has generated income from donations and legacies of £172,027 (2024 - £172,234) via Topcashback Limited's members and employees. Of this, grants of £191,911 (2024 - £139,412) have been made in line with the charity's objectives.

Plans for the future

The charity aims to continue generating funds from Topcashback Limited's members and employees and using these donations to fund grants to various charities in line with the charity's objectives.

Statement of Trustees' Responsibilities
Trustees' Responsibilities in relation to the financial statements

The trustees (who are also the directors of The Top Charity Limited for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the 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 apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping 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.

SIGNED SECURELY
29/09/2026
29/09/2026 at 1:25:29 PM UTC

The annual report was approved by the trustees of the charity on ..... and signed on its behalf by:

SIGNED SECURELY
O. Ragg
29/09/2026 at 1:25:29 PM UTC

.. ..

O M Ragg
Trustee

The Top Charity Limited

Independent Examiner's Report

I report to the directors on the accounts of The Top Charity Limited for the year ended 31 December 2025.

Responsibilities and basis of report

The directors are responsible for the preparation of these accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act.

Independent examiners statement

In the course of my examination no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records;
- the accounts fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement to give a true and fair view which is not a matter considered as part of an independent examination;
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Howsons
Chartered Accountants
Winton House
Stoke Road
Stoke on Trent
Staffordshire
ST4 2RW

Date: 29/09/2026

The Top Charity Limited

Statement of Financial Activities for the Year Ended 31 December 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	3	3,337	168,690	172,027	172,234
Total Income		3,337	168,690	172,027	172,234
Expenditure on:					
Charitable activities	4	6,017	186,147	192,164	139,428
Total expenditure		6,017	186,147	192,164	139,428
Net income/ (expenditure)		(2,680)	(17,457)	(20,137)	32,806
Transfers between funds		-	-	-	-
Net movement in funds		(2,680)	(17,457)	(20,137)	32,806
Reconciliation of funds					
Total funds brought forward		9,324	45,344	54,668	21,862
Total funds carried forward	7	6,644	27,887	34,531	54,668

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

The funds breakdown for 2025 is shown in note 7.

The Top Charity Limited

(Registration number: 08871215)

Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Current assets			
Debtors		-	-
Cash at bank and in hand		34,531	54,668
		34,531	54,668
Net current assets		34,531	54,668
Funds of the charity:			
Restricted funds		27,887	45,344
Unrestricted funds			
Unrestricted funds		6,644	9,324
Revaluation reserve		-	-
Total unrestricted funds		6,644	9,324
Total funds	7	34,531	54,668

For the financial year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 5 to 15 were approved by the trustees, and authorised for issue on SIGNED SECURELY 29/09/2026 ..... and signed on their behalf by:
29/09/2026 at 1:25:29 PM UTC

SIGNED SECURELY
O. Ragg
29/09/2026 at 1:25:29 PM UTC

.....

O M Ragg
Trustee

1 Charity status

The charity is a charity limited by guarantee and consequently does not have share capital. The company was incorporated in England and Wales and is registered as number 08871215. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

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

Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

All income is recognised once the chairty has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

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

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

2 Accounting policies (cont...)

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

Grant provisions
Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustee's meeting and reimbursed expenses.

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

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

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

Borrowings
Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

2 Accounting policies (cont...)

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

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

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are intially recognised at transaction value and are subsequently measured at their settlement value.

Staff costs and Trustees remuneration
There were no staff costs incurred during the year and no remuneration or expenses have been paid to the Trustees in the year.

3 Income from donations and legacies

	Unrestricted funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Donations from individuals	3,337	168,690	172,027	172,234

4 Expenditure on charitable activities

	Unrestricted funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Grant funding of activities	5,764	186,147	191,911	139,412
Governance costs - bank charges	253	-	253	16
	6,017	186,147	192,164	139,428

5 Grant-making

Below are grants made to institutions by the Charity

		Restricted	
		2025	2024
Name of institution	Activity	£	£
Action for Kids Charitable Trust	Support for disabled and neurodiverse young people.	144	117
ADHD and Autism	Provide advice and support to empower anyone with a mental health problem.	-	356
Against Breast Cancer	Research and treatment for breast cancer.	-	121
Age UK	Support and advice for older people.	394	283
Alder Hey Childrens Charity	Life saving medical research for children.	-	167
All Dogs Matter	Dog rescuing and rehoming.	155	262
Alzheimer's Research UK	Research into dementia prevention and treatment.	555	484
Alzheimer's Society	Dementia care, support and research.	244	185
Andy's Man Club Ltd	Mens suicide prevention charity.	-	426
Animals in distress	Animal care and rehoming.	231	194
Anxiety UK	Support for people affected by anxiety.	150	-
Autism Together	Supporting individuals with autism.	-	129
Barnardo's	Care for vulnerable children and young people.	-	129
Battersea Dogs and Cats Home	Rescue and rehoming of dogs and cats and campaigns for improved animal welfare.	144	213
BBC Children In Need	Funding for disadvantaged children and young people.	181	191
Beating Bowel Cancer	Save lives and improve the quality of life of everyone affected by bowel cancer.	-	281
Blood Cancer UK	Blood cancer support and research.	107	-
Bowel Cancer UK	Bowel cancer support, awareness and research.	211	-
Breast Cancer Now	Breast cancer support and research.	101	450
British Red Cross	Emergency and humanitarian support for people in crisis.	30,129	878
CAFOD	Catholic aid for fighting poverty.	-	158
Cancer Research UK	Research into cancer prevention and treatment.	1,059	2,090
Cash for Kids	Supports children and young people affected by poverty, abuse, neglect and life limiting illness.	-	-
Cats Protection	Cat welfare and rehoming.	435	401
Centre for ADHD and Autism support	Support for autistic people and people with ADHD.	386	-
Checkemlads	Testicular cancer awareness and support.	582	
Christians Against Poverty	Debt advice and community support.	118	190
Community Foundation for Staffordshire and Shropshire	Grant funding for local community causes.	62,453	37,500
Creative PA Services	Providing personal assistant support to those in need.	-	250
Crisis UK	Support for people experiencing homelessness.	826	354
Disasters Emergency Committee	Emergency fundraising for humanitarian disasters.	25,199	25,000
Dementia UK	Specialist support for families affected by dementia.	150	217
Diabetes UK	Support and care for suffers of diabetes.	-	113
Disasters Emergency Committee	Launch fundraising appeals to UK public.	-	1,750
Dogs Trust	Dog rescue and rehoming.	332	490
Epilepsy Action	Support for people affected by epilepsy.	108	-
Equine Rescue and Education SCIO	Horse rescue, rehabilitation and welfare education.	101	-
FareShare Midlands	Surplus food distribution to community organisations.	131	-
Go Fund Me - Georgia Skiing appeal	Online fundraising platform.	-	300
Go Fund Me - Melody Cancer appeal	Online fundraising platform.	-	250
Great Ormond Street Childrens Charity	Support for Great Ormond Street Hospital.	101	291
Islamic Relief UK	Humanitarian relief and international development.	194	404
Katherine House Hospice	Provides care and support to individuals affected by life shortening conditions.	-	116
Lions Club of Uttoxeter	The club focuses on various community service projects.	[illegible]	200
Little Downham Youth club	Offering a place for young people to socialise and have fun.	[illegible]	200
Macmillan Cancer Support	Support for people affected by cancer.	252	751
Mary's meals	School meals for children in poor communities.	111	-
Medecins Sans Frontieres	Emergency medical aid in crisis areas.	1,235	196
MIND	Mental health support and advocacy.	184	221
MND Association	Motor neurone disease support and research.	211	357

5 Grant-making (cont...)

MS Society	Multiple sclerosis support and research.	124	114
Muslim Aid	Humanitarian relief and international development.	107	-
NSPCC	Prevention of child abuse and neglect.	143	127
Orchid Cancer Appeal	Male cancer awareness, support and research.	132	-
Oxfam GB	Global movement of millions of people working to end poverty.	-	512
Papyrus	Suicide prevention services.	-	150
Parkinson's UK	Parkinson's support and research.	131	-
PDSA	Veterinary care for pets in financial need.	134	256
Penkridge Rugby Club	To provide rugby oppurtunities for children.	-	250
Prostate Cancer UK	Prostate cancer support and research.	300	246
RNLI	Lifeboat and water safety services.	118	200
Romanian Rescue Appeal UK	Romanian dog rescue and rehoming.	168	-
RSPCA	Animal rescue, care and welfare.	303	252
Safe Haven for Donkeys	Providing life long care to unwanted and abused donkeys.	-	153
Salvation Army	Supporting people through christian principles.	-	108
Scottish SPCA	Animal rescue, care and welfare in Scotland.	218	-
Shelter	Housing and homelessness support.	586	371
Shelterbox	Provide support and care for homeless families.	-	174
Smile Train UK	Funding cleft treatment for babies worldwide.	-	253
St Catherines Hospice	Provides care and support to indviduals affected by life shortening conditions.	-	250
St Mungo's	Support for people experiencing homelessness.	113	-
Stafford netball club	To provide netball oppurtunities for children.	-	300
Staffordshire womens aid	Provides support and services to woman and children affected by domestic and sexual violence.	-	100
Stone Old Alleynians Football Club	To provide football oppurtunities for children.	-	200
Tearfund	International poverty relief and humanitarian aid.	135	-
The Brain Tumor Charity	Brain tumour support and research.	244	-
The Money Charity	Financial education and money guidance.	50,089	50,000
The OddBalls Foundation	Testicular cancer awareness and education.	131	-
The Royal British Legion	Provides financial, social and emotional support to members and veterans of the british armed forces.	-	1,000
The Salvation Army	Christian community and homelessness support.	154	-
The Scottish SPCA	Authorised to enforce the Animal Health and Welfare (Scotland) Act 2006.	-	190
The Trussell Trust	Working to stop UK hunger and poverty.	-	217
Tommy's	Providing support for UK baby loss and pregnancy.	-	100
UK Veterans Hearing foundation	Supporting veterans who suffer from hearing loss and associated Tinnitus.	-	1,000
Valencia Appeal	Providing support and relief to those affected by flooding.	-	600
WaterAid	Clean water, sanitation and hygiene support.	270	126
Other Institutions - Grants below £100 Total		5,583	5,438
		186,147	139,353

5 Grant-making (cont...)

Name of institutuion	Activity	Unrestricted 2025 £	2024 £
Animals Asia foundation	Animal welfare across Asia.	29	-
Anxiety UK	Support for people affected by anxiety.	58	-
Beat	Supporting those affected by eating disorders.	25	-
Breast Cancer	Research and treatment for breast cancer.	-	59
Brighter days rescue	Dog rescue and rehoming.	120	-
Cancer Research	Research into cures for cancer.	750	-
Charities Aid Foundation	Support for donors and charitable organisations.	32	-
Family House Fire Appeal	Support for a family affected by a house fire.	250	-
Lions Club of Uttoxeter	Community service and fundraising projects.	250	-
Macmillan Cancer Support	Support for people affected by cancer.	550	-
Mind	Mental health support and advocacy.	250	-
Movember	Support for men's health.	600	-
Priory Park Community School and Little Kinvaston School	Education and support for children and young people.	600	-
Sands	Research and support relating to baby loss.	250	-
The OddBalls Foundation	Testicular cancer awareness and education.	500	-
The PSP Association	Support and research for PSP and CBD.	500	-
Tommy's	Pregnancy research and baby loss support.	250	-
Total Vocals Christmas Appeal	Fundraising for local community causes.	500	-
Uttoxeter Gateway Club	Social activities for adults with learning disabilities.	250	-
		5,764	59

6 Fixed Asset Investments

The market value of these investments is £Nil (2024- £Nil)

Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held	Principal activity
Associates				
Top Media Limited	UK	Ordinary Shares	25%	Dormant (holding company)
Topcashback (India) Private Limited	India	Ordinary Shares	25%	Advertising and e-commerce revenue sharing

The holding in Topcashback (India) Private Limited is indirectly held through Top Media Limited.

7 Funds

	Balance at 1 January 25 £	Incoming resources £	Resources expended £	Other recognised gains/ (losses) £	Transfers £	Balance at 31 December 25 £
Unrestricted funds						
General	9,324	3,337	(6,017)	-	-	6,644
Revaluation reserve	-	-	-	-	-	-
	9,324	3,337	(6,017)	-	-	6,644
Restricted funds	45,344	168,690	(186,147)	-	-	27,887
Total funds	54,668	172,027	(192,164)	-	-	34,531

	Balance at 1 January 24 £	Incoming resources £	Resources expended £	Other recognised gains/ (losses) £	Transfers £	Balance at 31 December 24 £
Unrestricted funds						
General	7,356	2,043	(75)	-	-	9,324
Revaluation reserve	-	-	-	-	-	-
	7,356	2,043	(75)	-	-	9,324
Restricted funds	14,506	170,191	(139,353)	-	-	45,344
Total funds	21,862	172,234	(139,428)	-	-	54,668

8 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Net current assets	6,644	27,887	34,531