Charity registration number: 1157459

MERSEYSIDE AGAINST BLOOD CANCERS
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2026

Merseyside Against Blood Cancers

Merseyside Against Blood Cancers
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Merseyside Against Blood Cancers
Trustees' Report For The Year Ended 30 June 2026

The trustees present their report and the financial statements for the year ended 30 June 2026.

Objectives and Activities

Aims and Objectives

The objectives as set out in the constitution are:

- The relief of poverty, sickness and mental and emotional distress of those persons with blood cancer, their families and carers;
- To provide funds to support research into blood cancer, its causes, treatment and cure, and publish the results of such research;
- To advance the education of the public, particularly those involved in the diagnosis, treatment and care of those suffering from blood cancers.

The Trustees continue to be guided by these objectives. The Trustees are mindful of the need to stay apprised of current developments in the treatment of leukaemia and related blood cancers and remain in continual dialogue with staff at the Clatterbridge Cancer Centre and North West Cancer Research, whose contribution to the development of MABC is gratefully received.

Public Benefit

In planning the Charity's activities for the year, the Trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

Highlights from the year included:

• Our part-funded PhD student finalised her studies this year, focused on enhancing treatments for lymphoma patients.

• We secured £24,050 of funding through grant applications.

• We gave £50,000 of grants to blood cancer patients.

• We provided Christmas and Easter care packs to 160 patients in hospital, along with £2,250 of Christmas vouchers.

• Our Winter Ball was a particular success, raising £21,800.

• Our patient/clinician conference was a great success, with over 100 attendees.

• We ran three successful twilight training events for over 100 primary healthcare staff, supporting healthcare professionals to make appropriate referral decisions and promote earlier diagnosis.

During the year, the Charity awarded grants and provided support totalling £160,970, comprising patient grants, PhD funding, patient support, early career research grants and education and awareness activity.

The Trustees again thank the many individuals and organisations who supported MABC through fundraising and donations during the year. Without their commitment, it would not be possible to meet the Charity's objectives.

Plans For The Future

• We are part-funding, with North West Cancer Research, another PhD student over three years.

• We are planning to spend more time applying for grants next year.

• Our Chair is retiring next year after nearly nine years of service.

• We plan to hold another patient/clinician conference in September, making this an annual event.

• We plan to continue the successful twilight training sessions for primary healthcare staff.

• We are part-funding, with North West Cancer Research, research development grants for Early Career Researchers.

Financial Review

Financial Position

The Charity's total income for the year was £129,843, drawn from community fundraising, corporate fundraising, fundraising events, gift aid, regular giving, unrestricted donations, unrestricted grants, restricted funding, and interest income.

Expenditure on charitable activities (direct costs and grants) totalled £160,970, and support costs were £17,717 (covering fundraising support, admin support, IT, insurance, social media support and other running costs). This resulted in a deficit for the year of £48,844.

The deficit arises because, during the year, the Charity entered into commitments to fund a three-year PhD studentship (£55,000) and Early Career Researcher grants (£12,500), both with North West Cancer Research. As these commitments are unconditional, the full amounts have been recognised as expenditure this year, with the unpaid balances shown as liabilities. Excluding these commitments, the Charity would have reported a surplus of £18,656.

At 30th June 2026, the Charity held net assets of £107,297, comprising cash at bank and in hand of £176,547 (held across the Co-operative Bank current account, HSBC current account and Redwood Bank reserve account), less creditors of £32,583 falling due within one year and a further £36,667 falling due after more than one year.

The 2025 comparatives have been restated to remove a £26,000 creditor that was not a liability of the charity (note 11).

Reserves Policy

MABC aims to maintain reserves equivalent to no less than 15% of the combined unrestricted and designated fund balances (excluding restricted funds), held in the Redwood Bank reserve account. This target is reviewed annually by the Board and adjusted based on:

- the stability and diversity of income sources;
- financial commitments and liabilities;
- the need to maintain service continuity;
- plans for future development or capital expenditure.

Where reserves fall below the target level, the Board will develop a plan to rebuild them.

Free reserves (unrestricted funds less designated funds) at 30 June 2026 were £28,897 (2025: £69,438) against the target of £15,135 (£100,897 x 15%). The reduction reflects the trustees' designation of £103,797 for patient grants, PhD funding, early career research and education grants (note 15), of which £67,500 was used to meet the PhD and Early Career Researcher commitments recognised in the year. Designated funds of £72,000 remain at 30 June 2026. Of the charity's cash, £101,252 is held in the Redwood Bank reserve account.

Structure, Governance and Management

Governing Document

Merseyside Against Blood Cancers is a Charitable Incorporated Organisation, registered with the Charity Commission on 12th June 2014 (registered number 1157459).
The Trustees determine the general policies of the Charity. Trustees are appointed by the Board of Trustees and serve for a period of three years, for a maximum of three terms. The maximum number of Trustees is nine, although a quorum of four is required at any meeting.
The Trustees agree the Board's strategy and areas of activity for the Charity, including consideration of fundraising, grant-making, investment, reserves and risk management policies and performance.
The Board keeps the skills requirement for the Trustees under review. Where skills gaps are identified, Trustees may appoint a new Trustee from persons known to them or recommended to the Board by donors or sponsors. The ultimate decision to appoint is a matter for the Board of Trustees.

Reference and Administrative Details

Trustees

Abila Pointing MBE DL - Chair
Dr Priya Bhatnagar
Frank Donovan
Dr Emily Hill
Gail Ann Aubrey
Elaine Kinsella DL - Deputy Chair
Sylvia Jean Segal (resigned 15/12/2025)
Michaela Riches
Lucy Helen Moss (appointed 28/01/2026)
Jessica Jones (appointed 28/01/2026)

Charity Number

1157459

Principal Address

Liverpool Science Park
131 Mount Pleasant
Liverpool
Merseyside
L3 5TF

Independent Examiner

Matthew Brown CIPFA
Adding Value Consultancy Ltd
Studio 21, Bluecoat Chambers
School Lane
Liverpool
L1 3BX

Bankers

Co-Op Bank
Parker Street
Liverpool
Merseyside
L1 1DJ

HSBC
99/101 Lord Street
Liverpool
L2 6PG

Redwood Bank
The Nexus Building
Broadway
Letchworth Garden City
SG6 3TA

Solicitors

Jackson Canter
3rd Floor, Walker House
Exchange Flags
Liverpool
Merseyside
L3 3YL

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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



Abila Pointing MBE DL

Trustee
16th October 2026

Merseyside Against Blood Cancers
Independent Examiner's Report to the Trustees of Merseyside Against Blood Cancers
For The Year Ended 30 June 2026

I report to the trustees on my examination of the accounts of Merseyside Against Blood Cancers (the Charity) for the year ended 30 June 2026.

Responsibilities and Basis of Report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.



Matthew Brown CIPFA

16th October 2026
Adding Value Consultancy Limited
Studio 21, Bluecoat Chambers
School Lane
Liverpool
L1 3BX

Merseyside Against Blood Cancers
Statement of Financial Activities
For The Year Ended 30 June 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds as restated
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	88,814	9,050	97,864	105,783
Charitable activities	4	28,829	-	28,829	8,852
Investments	5	3,150	-	3,150	4,056
		120,793	9,050	129,843	118,691
EXPENDITURE ON:					
Charitable activities	6	(165,037)	(13,650)	(178,687)	(129,064)
NET EXPENDITURE		(44,244)	(4,600)	(48,844)	(10,373)
NET MOVEMENT IN FUNDS		(44,244)	(4,600)	(48,844)	(10,373)
RECONCILIATION OF FUNDS:					
Total funds brought forward		145,141	11,000	156,141	166,514
TOTAL FUNDS CARRIED FORWARD	15	100,897	6,400	107,297	156,141

The notes on pages 9 to 14 form part of these financial statements.

Merseyside Against Blood Cancers
Comparative Statement of Financial Activities
For The Year Ended 30 June 2026

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds as restated £
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**3**	94,783	11,000	105,783
Charitable activities	**4**	8,852	-	8,852
Investments	**5**	4,056	-	4,056
		107,691	11,000	118,691
EXPENDITURE ON:				
Charitable activities	**6**	(129,064)	-	(129,064)
NET EXPENDITURE		(21,373)	11,000	(10,373)
NET MOVEMENT IN FUNDS		(21,373)	11,000	(10,373)
RECONCILIATION OF FUNDS:				
Total funds brought forward		166,514	-	166,514
TOTAL FUNDS CARRIED FORWARD	**15**	145,141	11,000	156,141

The notes on pages 9 to 14 form part of these financial statements.

Merseyside Against Blood Cancers
Statement of Financial Position
As At 30 June 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds as restated
		£	£	£	£
CURRENT ASSETS					
Debtors	12	-	-	-	350
Cash at bank and in hand		170,147	6,400	176,547	155,791
		170,147	6,400	176,547	156,141
Creditors: Amounts Falling Due Within One Year	13	(32,583)	-	(32,583)	-
NET CURRENT ASSETS (LIABILITIES)		137,564	6,400	143,964	156,141
TOTAL ASSETS LESS CURRENT LIABILITIES		137,564	6,400	143,964	156,141
Creditors: Amounts Falling Due After More Than One Year	14	(36,667)	-	(36,667)	-
NET ASSETS		100,897	6,400	107,297	156,141
FUNDS OF THE CHARITY					
Restricted Funds				6,400	11,000
Unrestricted Funds				100,897	145,141
TOTAL FUNDS	15			107,297	156,141

The financial statements were approved by the board of trustees on 16 October 2026 and were signed on its behalf by:

Abila Pointing MBE DL

Trustee

The notes on pages 9 to 14 form part of these financial statements.

1. General Information

Merseyside Against Blood Cancers is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1157459. The principal address is Liverpool Science Park, 131 Mount Pleasant, Liverpool, Merseyside, L3 5TF.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern and the financial statements have been prepared on that basis.

2.3. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.4. Incoming Resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Income received under a service level agreement or contract is recognised in the period to which the agreement relates.

The charity receives government and other grants in respect of specific projects and to support general revenue requirements. Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received, and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

Investment income is earned through holding assets for investment purposes such as bank deposits and is primarily in the form of interest. It is included when the amount can be measured reliably using the effective interest method.

2.5. Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to that category. Where costs cannot be directly attributed to headings, they have been allocated to activities on a basis consistent with the use of resources.

Grants payable are recognised in full when the charity has made an unconditional commitment to the recipient. Multi-year grants are recognised in full at the date of commitment, with amounts not yet paid shown as creditors.

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.7. **Taxation**

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. **Income from Donations and Legacies**

	Unrestricted funds £	Restricted funds £	2026 Total funds £
Donations and gifts	67,580	-	67,580
Gift aid	6,234	-	6,234
Grants	15,000	9,050	24,050
	88,814	9,050	97,864

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Donations and gifts	94,783	-	94,783
Gift aid	-	-	-
Grants	-	11,000	11,000
	94,783	11,000	105,783

4. **Income from Charitable Activities**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Primary charitable activity:		
Events	28,829	8,852

5. **Investment Income**

	2026 Unrestricted funds £	2025 Unrestricted funds £
Bank interest receivable	3,150	4,056

6. Analysis of Expenditure

	Activities undertaken directly	Grant funding of activities (see note 7)	Support costs (see note 8)	2026 Total
	£	£	£	£
Primary charitable activity	26,767	134,203	17,717	178,687

	Activities undertaken directly	Grant funding of activities (see note 7)	Support costs (see note 8)	2025 Total
	£	£	£	£
Primary charitable activity	39,629	62,542	26,893	129,064

7. Grants Payable

	Grants to Institutions	Grants to Individuals	2026 Total
	£	£	£
Primary charitable activity	84,203	50,000	134,203

	Grants to Institutions	Grants to Individuals	2025 Total
	£	£	£
Primary charitable activity	-	62,542	62,542

8. Support Costs

	2026 Primary charitable activity	2025 Primary charitable activity
	£	£
Premises expenses	900	624
General administration	15,917	26,269
Governance costs	900	-
	17,717	26,893

9. Independent Examiner's Remuneration

	2026	2025
	£	£
Independent examination of the financial statements	900	-

10. **Average Number of Employees**

Average number of employees during the year was: NIL (2025: 1)

11. **Prior Period Adjustment**

The financial statements for the year ended 30 June 2025 included a creditor of £26,000 described as deferred taxation. The charity is not liable to tax on income applied for charitable purposes, and the trustees have concluded that no liability existed at that date. This has been corrected as a prior period error in accordance with FRS 102 section 10, and the comparative figures have been restated as follows:

	As previously reported £	Adjustment £	Restated £
Creditors at 30 June 2025	26,000	(26,000)	-
Unrestricted funds at 1 July 2024	140,514	26,000	166,514
Total funds at 30 June 2025	130,141	26,000	156,141

There is no effect on net income or expenditure for the year ended 30 June 2025.

12. **Debtors**

	2026	2025
	£	£
Due within one year		
Other debtors	-	350

13. **Creditors: Amounts Falling Due Within One Year**

	2026	2025
	£	£
Trade creditors	1,000	-
Accruals and deferred income	750	-
Accruals for grants payable	30,833	-
	32,583	-

14. **Creditors: Amounts Falling Due After More Than One Year**

	2026	2025 as restated
	£	£
Accruals for grants payable	36,667	-

15. **Movement in Funds**

	As at 1 July 2025 as restated	Income	Expenditure	Transfers	As at 30 June 2026
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	69,438	120,793	(57,537)	(103,797)	28,897
Designated:					
Patient Grants	60,000	-	(40,000)	40,000	60,000

...CONTINUED

PhD Funding	15,703	-	(55,000)	39,297	-
Early Research Grants	-	-	(12,500)	12,500	-
Education Grants	-	-	-	12,000	12,000
	75,703	-	(107,500)	103,797	72,000
Total unrestricted funds	145,141	120,793	(165,037)	-	100,897
Restricted funds					
Albert Hunt Trust	5,000	5,000	(5,000)	-	5,000
Hospital Saturday Fund	1,000	-	(1,000)	-	-
LCVS Patient Care Packs	-	2,650	(2,650)	-	-
Medicash	5,000	-	(5,000)	-	-
HB Bickett Charitable Trust	-	750	-	-	750
N Smith Charitable Trust	-	650	-	-	650
Total restricted funds	11,000	9,050	(13,650)	-	6,400
Total funds	156,141	129,843	(178,687)	-	107,297

	As at 1 July 2024 as restated £	Income £	Expenditure £	Transfers £	As at 30 June 2025 £
Unrestricted funds					
General:					
General unrestricted fund	166,514	107,691	(129,064)	(75,703)	69,438
Designated:					
Patient Grants	-	-	-	60,000	60,000
PhD Funding	-	-	-	15,703	15,703
	-	-	-	75,703	75,703
Total unrestricted funds	166,514	107,691	(129,064)	-	145,141
Restricted funds					
Albert Hunt Trust	-	5,000	-	-	5,000
Hospital Saturday Fund	-	1,000	-	-	1,000
Medicash	-	5,000	-	-	5,000
Total restricted funds	-	11,000	-	-	11,000
Total funds	166,514	118,691	(129,064)	-	156,141

Albert Hunt Trust: patient grants
Hospital Saturday Fund: PhD funding
LCVS: patient care packs
Medicash: patient grants
HB Bickett Charitable Trust: provide education
N Smith Charitable Trust: patient grants

16. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2026	2025
	£	£
Other Expenses	2,551	-

Number of trustees reimbursed for expenses during the year was 4 (2025: 0)

17. **Related Party Disclosures**

Lunya Limited is a wholly owned subsidiary of Lunya (EOT) Limited. Elaine Kinsella, a trustee of the charity, and her husband Peter Kinsella are directors of Lunya Limited. Peter Kinsella holds one third of the share capital of Lunya (EOT) Limited and is a person with significant control of that company.

During the year the charity received unrestricted donations of £15,440 (2025: £13,161) from Lunya Limited. No conditions were attached to these donations.

During the year the charity paid £1,200 (2025: £nil) to Lunya Limited for education and awareness events. These services were provided on normal commercial terms, and Elaine Kinsella took no part in the decision to engage Lunya Limited.

At 30 June 2026 no amounts were outstanding between the charity and Lunya Limited (2025: £nil).

There were no other related party transactions during the year (2025: none).

Merseyside Against Blood Cancers
Detailed Statement of Financial Activities
For The Year Ended 30 June 2026

	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	67,580	94,783
Gift aid	6,234	-
Grants	24,050	11,000
	97,864	105,783
Charitable Activities:		
Primary charitable activity		
Events	28,829	8,852
	28,829	8,852
Investments		
Bank interest receivable	3,150	4,056
	3,150	4,056
	129,843	118,691
EXPENDITURE ON:		
Charitable Activities:		
Primary charitable activity		
Purchases	-	(10,039)
Subcontractor costs	(7,791)	-
Wages and salaries	-	(8,761)
Other direct costs	(18,976)	(20,829)
Grants to institutions	(84,203)	-
Grants to individuals	(50,000)	(62,542)
Rent	(900)	(624)
Computer software costs	(2,651)	(220)
Insurance	(185)	-
Postage	-	(13)
Stationery and printing	-	(1,550)
Advertising and PR	(5,614)	(5,700)
Professional fees	(6,598)	-
Management fees	-	(12,674)
Subscriptions	-	(2,136)
Bank charges	(619)	(726)
Sundry expenses	(250)	(3,250)
Independent examiner's fees	(900)	-
	(178,687)	(129,064)
	(178,687)	(129,064)
NET EXPENDITURE	(48,844)	(10,373)