Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	October	2024		30	September	2025

Section A Reference and administration details

Charity name	Above & Beyond Cancer Foundation
Other names charity is known by	Above & Beyond
Registered charity number (if any)	1173983
Charity's principal address	3 The Rowlands Biggleswade Beds **Postcode SG18 8NY**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Karen Chin	Head of Operations		
2	Jayne Proctor	Head of Trustees		
3	Julie Morrison	Finance Manager		
4	Liz Roe	Chair of Trustees		
5	Caroline Thursfield	Trustee		
6				
11				
12				
13				
14				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	By appointment

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees.
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties.
- trustees' consideration of major risks and the system and procedures to manage them.

Policies & Procedures

The following policies and procedures where reviewed and updated during the last operating year

Holistic& Wellbeing Treatment Guidance Policy
- Reviewed and Updated April 2025
- To be reviewed and updated annually

GDPR Privacy Notice
- Reviewed and Updated August 2025
- To be reviewed and updated every two years

Safe Working Practice & Safeguarding Policy
- Reviewed and Updated August 2025
- To be reviewed and updated annually

All policies and procedures were signed off by all members of the trusteeship.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

As mentioned previously our objects are as follows:

To promote and protect good health for the public benefit, for those persons living with or affected by cancer by:

a) offering 1 to 1 support in which people with a cancer diagnosis, their carers and family members can exchange a shared experience and
b) provide practical advice and support including access to complimentary therapies, including but not exclusively limited to reflexology, reiki, massage and relaxation techniques.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Summary of Main Activities:

a) meeting up with cancer patients and/or loved ones on a one-to-one basis to talk over their diagnosis and how this affects their day-to-day living. In this operational year had over 270 1 to 1 meet ups with patients and their loved ones
b) To explain and establish the objectives of the charity and how it can help them and their loved ones.
c) Provide a space where cancer patients and loved ones can talk to someone with a lived and shared experience of a cancer diagnosis.
d) Once their needs have been established (if any), pathways are put in place to assist and support.
e) Offering access and funding to complimentary/holistic therapies and mental health wellbeing sessions (if needed/wanted). Trustees/members will approach therapists on their behalf and arrange for communication between the two parties for the treatments to take place. These are offered by local therapists/beauticians/counsellors and hypnotherapists.
f) In this operational we reduced our holistic therapies from 6 to 4 in order to manage our finances robustly. We were able to offer 212 holistic therapies, as well as 71 mental health and wellbeing sessions.
g) In this operating year we were able to organise and fund one Holistic & Wellbeing Event at a local spa resort, hiring out a training suite and inviting patients and their loved ones to attend either morning or afternoon appointments. This event was held on 17th November 2024
h) Organisation of three smaller holistic & wellbeing days held at the Happy Body Project in Wilstead for patients and their loved ones. These were held in March, June and September 2025.
i) Organising 'resource bundles' and gifts of encouragement.
j) Writing funding applications to help fund projects and operating costs.
k) We were able to offer just under 2,000 points of support, including but limited to meet ups, phone calls and texts.
l) Giving talks to local community groups to raise the profile of the charity

At the beginning of the accounting period the charity was overseen by 5 Trustees.

The following meetings have been held through this operating year:

1. Trustees Meeting – 22nd October 2024,
2. Trustees Meeting – 12th March 2025

The operational aspects of the charity are discussed at these meetings. Agenda points including but not limited to:

- patient and financial overview, policies and procedures,
- upcoming events and discussions regarding Income and expenditure throughout the year.
- Financial aspects
- Legacy/sustainability

The Trustees, in making decisions, have had due regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment.
- contribution made by volunteers.

Contribution by Volunteers

At our holistic and wellbeing events many local therapists took time out of their busy schedule to volunteer their time and expertise to deliver wellbeing treatments to patients and their loved ones.

At our event at Wyboston Lakes (November 2024),17 therapists gave up their day to offer their services without remuneration. Another volunteer who delivers relaxation session in the form of Tibetan Singing Bowls came at the end of the day to deliver a session for all of the therapists that attended for re-balance. Two patient volunteers, who have been supported by the charity and helped with serving refreshments and talking to the attendees.

At our three events held at the Happy Body Project (March, June & September 2025) we had 7 therapists give up their time without remuneration at each event. Another volunteer delivered a relaxation session to all attendees (June) as well as one mental health specialist (September) that delivered a mindfulness session. One volunteer who has been supported by the charity and helped with serving refreshments and talking to the attendees at all of these events.

Investment

We have continued to invest £20,000 with Cambridge & Counties. This matured for its second year in April 2025, with interest earnt in the sum of £1002.24. The Trustees made the decision to reinvest the same amount of money for six months with an interest rate of 4.65%.

Section D Achievements and performance

Section D Achievements and performance

Summary of the main achievements of the charity during the year

SUMMARY OF MAIN ACHIEVEMENTS

During this operating period

a) We received 48 new patient referrals.
b) We held approximately 289 face-to-face appointments with patients and their loved ones.
c) We have actively supported 196 patients and their families at the end of this operating year.
d) Offered over 1194 points of supports including, but not limited to one-to-one support, phone calls and texts.
e) Funded and organised nearly 212 holistic treatments to help with the physical side effects of treatment.
f) Funded approximately 71 counselling and hypnotherapy sessions to help patients deal with the emotional and mental impact of a diagnosis, including but not limited to anxiety, stress, hot flushes and panic attacks.

Holistic & Wellbeing Day (H&WD) – 17th November 2024
Summary of the Day:

a) 15th holistic & wellbeing event held by A&BCF at a cost of £4,100.46
b) held at The Salix Suite, Wyboston Lakes Resort, Wyboston, St Neots.
c) 39 Cancer Patients & 16 loved ones attended the day.
d) 17 holistic/complimentary therapists donated their time and services on the day.
e) The day comprised of morning and afternoon appointments with each cancer patient having at least three treatments and if a loved one came with them, they had at least one treatment.
f) The treatments on offer on the day were, Reflexology, Full Facials, Reiki, Manicure & Pedicures, Back Massages, and Indian Head Massage.
g) Tea & coffee and refreshments were offered throughout the day, and lunch was provided for the therapists.
h) 136 appointments were available on the day and every appointment slot was utilised
i) At the conclusion of the event both attendees and therapists were invited to give feedback on their evaluation of the day. Cancer patients that attended indicated a significant improvement in their general wellbeing after the event and the therapists indicated how organised and well run the event was.
j) Excluding the co-founders that organised and ran the event there were two more volunteer to help with serving refreshments as well as helping with the set up and dressing down of the venue. These two volunteers had previously been supported by the charity and wanted to help with this event to give back to the charity.
k) £1,000 of funding received from Gale Family Trust was put towards the expenditure of this event.

Holistic & Wellbeing Event – 9th March 2025
Summary of the day:

a) 6th event one on this scale to be held.
b) Held at The Happy Body Project in Wilstead, Beds
c) 14 patients attended the event, spread out over morning and afternoon appointments.
d) 2 Loved Ones attended the event
e) 7 holistic/complimentary therapists donated their time and services on the day.
f) Each treatment was 45 minutes, and each patient had two treatments.
g) Refreshments and cakes provided on the day.
h) The event cost £569.70

Holistic & Wellbeing Event – 8th June 2025

a) 7th event one on this scale to be held.
b) Held at The Happy Body Project in Wilstead, Beds
c) 14 patients attended the event, spread out over morning and afternoon appointments.
d) 2 loved ones attended the event
e) 8 holistic/complimentary therapists donated their time and services on the day.
f) 1 therapist provided a sound bath and relaxation session.
g) Each holistic treatment was 45 minutes, and each patient had two treatments plus a sound bath session lasting one hour
h) Refreshments and cakes provided on the day.
i) Part of the interest accrued from the investment with Cambridge & Counties (£1,002.24) was allocated to fund this event.
j) The event cost £684.71

Holistic & Wellbeing Event – 14th September 2025

k) 5th event one on this scale to be held.
l) Held at The Happy Body Project in Wilstead, Beds
m) 14 patients attended the event, spread out over morning and afternoon appointments.
n) 4 loved ones attended the event
o) 8 holistic/complimentary therapists donated their time and services on the day.
p) 1 therapist provided mindfulness sessions to all of the attendees.
q) Each holistic treatment was 45 minutes, and each patient had two treatments plus a sound bath session lasting one hour
r) Refreshments and cakes provided on the day.
s) The remaining amount from the interest accrued from the investment with Cambridge & Counties (£1,0024) was allocated to fund this event.
t) The event cost £664.92
u) Cost to the charity was £347.41

NETWORKING AND FORMING PARTNERSHIPS

We have been able to maintain our existing partnerships and have built new ones with local therapists, particularly owners of holistic practices.

We have established connections with 43 local therapists and salons. This is an increase of 5 from the previous year.

Section D Achievements and performance

FUNDRAISING ACHIEVEMENTS

During this operating year the following fundraising events took place.

a) £320 was raised by two local crafters who open up their home to sell their products.
b) £2175.35 was raised via a local bridge group
c) A local events organised entered a Tough Mudder event and raised £340.00
d) A patient we have supported took part in a local 5km run and raised just under £1800.
e) A grandson of a patient that we have supported organised a 'Shave the Beard' event and just under £1,130.00
f) A therapist who supports us by offering her expertise at our events decided to enter the 10km Twilight Walk through London and raised £200.000
g) A patient we are supporting took it upon herself to walk 5km near where she lived. Due to complications with treatment she has been left disabled and so did this 5km with a walker. She raised £1,000.
h) A mother and daughter climbed Ben Nevis and raised £625
i) A daughter of a patient we support, cut her hair in support of The Little Princess Trust and raised over £1,000
j) Friends and family of a patient we support with terminal cancer raised over £1,000 after completing a £5km
k) £5,109.61 was raised via a local running club choosing us as their nominated charity for the previous year.
l) £195.00 was donated via local football team, due to our support of one of their members mums.
m) A local pub held a bingo night and raised £500.00 for us
n) A patient organised and hosted a party to celebrate being cancer free at a local venue and raised £1,300.00
o) The Bedfordshire YF Community put on several events in the year.
p) A local Sound Bath company, who opened at a new venue raised £260.00 in support of our cause.
q) We where chosen along with MIND charity as the two charities to be supported by a local Racquets and sports centre for the upcoming year.
r) A patient completed a cycle event and donated £250.00
s) Another patient who organised and held a party in celebration of being cancer free raised £702.00
t) Members of our fundraising committee went to a local supermarket to raise awareness of the charity and its services and raised £125
u) Screwball Rally raised £950.00
v) Local events company organised a raffle and raised over £700.00

Section E Financial review

Brief statement of the charity's policy on reserves	Reserves are held in the form of cash at bank and within the investment currently held at Cambridge & Counties
Details of any funds materially in deficit	Not applicable

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The main source of funds during the year were from fundraising activities organised by the community and donations from individuals and local companies, which we have highlighted in the Section D&E.

NOTABLE DONATIONS

- We received just over £11,800 in donations gathered outside of any fundraising event.
- We are grateful to have two payees that have set up direct debits monthly.
- We are humbled to have a handful of supporters who are relatives of patients we have helped that have sadly passed away and continue to send us cheques are regular intervals.
- A local running club donated over £5,000 at the end of their financial year, due to us being their chosen charity of the year.
- Sadly, we have lost a couple of patients in this operating year and we have been humbled to be chosen to be a recipient of the tribute collected during the funeral.

Our fundraising total for the year was £20,795.24. This included all fundraising amounts from our fundraising platforms and fundraising events outside of our platforms.

BUSINESS/CORPORATE DONATIONS

In this last operating year, we are very pleased to report a number of local business recognising our cause and supporting us through financial donations or in-kind donations, such as gifts for our resource bundles that we send out to patients.

Lewis Wark Ltd – Biggleswade

Lewis Wark have been supporting us since Covid in 2020. This past year they have donated £500.00 as well as providing us with gifts for our holistic packages that we present at our holistic and wellbeing days as well as products for our resource bundles.

Taylor Wimpey – Peterborough

Even though we are out of the 'catchment area' for this organisation. They were able to donate £500 due to one of their colleagues receiving support from our charity who sadly passed away at the end of 2024. We understand that this would be a one-time donation.

Rotary Club of Hitchin – Hitchin Priory
One of our Co-Founders, along with a therapist were invited to give a talk and spend the evening with the above Rotary Club to expand on the work of the charity and the service it offers to patients in the Hertfordshire area. After the talk took place, £400 was donated.

David Miles Independent Estate Agent
After taking a poll on a local social media site asking for worthy charities to donate to David chose ourselves along with a local hospice to receive £100.00

FUNDING – NATIONAL LOTTERY COMMUNITY FUND

- In this operating year we entered our third and final year of funding with the National Lottery Community Fund.
- Salary and employment costs associated with employing Co-Founder Karen Chin to fulfil the charity objective.
- Operating Costs, such as mileage, volunteer expenses, digital costs and patient resources, this including but not limited to resource gifts and gifts of encouragement.
- The final payments were received on the 4th October 2024 and the 11th April 2025. Total payment of £35,657.00.

With the National Lottery Community Fund the charity has been able to remunerate Karen Chin with a salary of £29,250 for the past 18 months. This has allowed the charity to continue to operate and maintain its presence in the local community and achieve the charity objectives. The remaining funds were allocated to operating costs

OTHER NOTABLE FUNDING SUCCESSES
The Wixamtree Charitable Trust.
We continue to be funded by the above Trust. Their funding amount is £10,000 over a three-year period. We received their second instalment of £3,333.00 in July 2025.

Albert Hunt
For the 2nd year we have been fortunate to receive £5,000.

The above funding amounts have gone towards the salary costs incurred for Jayne Proctor (co-Founder) to assist in the running of the charity, specifically with administrative tasks, social media, funding applications and patient support.

We were also successful in receiving the following grants to help cover some of our project as well as operational costs.

The Gale Family Trust - £1,000
This funding amount went towards the costs of our H&WD held at Wyboston lakes in November 2024.

Biggleswade Town Council - £500
This funding amount went directly towards the purchase of a laptop to be used by Jayne Proctor. Previously a personal laptop was being used and was no longer fit for purpose.

Robert Lucas Trust - £390
This trust only supports patients that are in a particular area of Bedfordshire. This amount was given to fund 6 mental health and wellbeing sessions for a patient that lives in that specific area of Bedfordshire.

INCOME & EXPENDITURE - INCOME
The income of this reporting year was £81,968.50.

This has helped us maintain our presence within the local cancer community and have continued to offer the services that have become a lifeline to cancer patients during this reporting year. This income has been spent in the interest of the public benefit set out in our charity objects.

We received just £12,259.97.00 through our fundraising platforms: PayPal, GoFundMe, CAF, Easyfundraising, Just Giving, Much Loved and Enthuse.

INCOME & EXPENDITURE - EXPENDITURE
Our expenses for this reporting year, were £66,969.81.

Our main expenditure costs were:

- Full Time Salary for K. Chin & J. Proctor on a part time basis, in order that the objectives of the charity could be met. This was a total expenditure of £37,564.32 including NIC payments of £6,720.55
- Funding holistic/complimentary treatments totalled £13,073.75 (including counselling, hypnotherapy and health & wellbeing sessions). We made the decision to reduce the number of funded treatments for the holistic therapies to 4 instead of 6. We have kept the counselling and hypnotherapy sessions to 6 due to the difficulty in accessing such sessions through the NHS. We made this decision in order that we could keep a 'handle' on this service, due to a large overspend in the previous operating year.
- Our holistic & wellbeing events throughout the operational year totalled £6,647.36
- Patient support: including, but not limited to flowers, gifts of encouragement, brunches and resource bundles = £5,303.28.
- Other operational costs such as mileage, stationery, digital costs, fundraising expenses = £3882.10 (excluding laptop)
- Purchase of new laptop = £499.00

The Charity investment objective is to raise enough funds to support the continued operation of the charity to enable it to meet its objectives.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	*K. Chin*	
Full name(s)	Karen Chin	
Position (eg Secretary, Chair, etc)	Co-Founder, Trustee & Head of Operations	
Date	22nd January 2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Above and Beyond Cancer Foundation	1173983

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/10/2024		30/09/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Fundraising	22,278	-	-	22,278	20,277
Donations	12,808		-	12,808	2,551
Grants	45,880		-	45,880	46,642
Interest	1,002	-	-	1,002	748
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	81,969	-	-	81,969	70,218
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	81,969	-	-	81,969	70,218
A3 Payments					
Patient Resources	5,303	-	-	5,303	5,767
H&W Treatments & Counselling	13,074	-	-	13,074	18,951
H&W Days	6,647			6,647	7,252
Operational Costs	4,381	-	-	4,381	4,161
Funding Support	37,564	-	-	37,564	30,554
		-	-		
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	66,970	-	-	66,970	66,685
A4 Asset and investment purchases, (see table)					
Privacy Boards		-	-	-	-
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	66,970	-	-	66,970	66,685
Net of receipts/(payments)	14,999	-	-	14,999	3,533
A5 Transfers between funds			-	-	-
A6 Cash funds last year end	28,978	20,000	-	48,978	45,445
Cash funds this year end	43,977	20,000	-	63,977	48,978

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Bank Account	43,977	20,000	-
	Petty Cash		-	-
		-	-	-
	Total cash funds	43,977	20,000	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Privacy Boards		250	250
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
JMorrison	Julie Morrison	16/11/2025

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Above and Beyond Cancer Foundation		
On accounts for the year ended	30/09/2025	**Charity no (if any)**	1173983
Set out on pages	2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended .

Responsibilities and basis of report

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

Independent examiner's statement

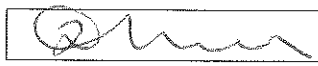
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content 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.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	21/7/26
Name:	DIANE SWANN		
Relevant professional qualification(s) or body	CIMA		

(if any):	
Address:	16 Chine Dell Whitwell Herts SG4 8BS

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	