Our Ref: F3MB117/4440520

Date: 30 October 2026

Band of Builders
PO Box 235
Wisbech
Cambridgeshire
PE14 4FA

BY ADOBE

Dear Gavin Crane

Final Accounts – For the Year Ended 31 December 2025

Charity Accounts

We have now finalised the charity accounts for Band of Builders for the year ended 31 December 2025.

I would be grateful if you and Mr Seal could electronically approve these via Adobe, you will receive a separate email from Adobe prompting you to do this. The approved accounts will be automatically emailed to you by Adobe once the Independent Examiner's Report has been signed by the Partner.

If you have any queries, please do not hesitate to get in touch.

Yours sincerely

Carl Knights

Carl Knights

CarlKnights@whitingsllp.co.uk

Charity registration number 1182283 (England and Wales)

BAND OF BUILDERS

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

BAND OF BUILDERS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	D M Seal - Chairman RW Morgan PA Maxwell HC Newberry L Crane	(Appointed 1 January 2025)
Chief Executive Officer	G Crane	
Charity registration	England and Wales	1182283
Registered office	PO Box 235 Wisbech Cambridgeshire PE14 4FA	
Independent examiner	Ben Beech FCA Whitings LLP Fenland House 15B Hostmoor Avenue March Cambridgeshire PE15 0AX	
Bankers	Unity Trust Bank PLC PO Box 7193 Planetary Road Willenhall WV1 9DG Barclays Bank plc 91-92 High Street King's Lynn Norfolk PE30 1BL	

BAND OF BUILDERS

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BAND OF BUILDERS

CHIEF EXECUTIVE OFFICER REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

As I reflect on 2025, I am reminded once again of what makes Band of Builders such a special charity. Behind every project we deliver, every fundraising challenge undertaken and every partnership formed is a community of people who genuinely care about supporting others when life takes an unexpected turn.

2025 has been a year of significant impact, growing demand and important development for our charity. Despite the continued challenges facing the construction industry and wider charitable sector, we have remained committed to supporting those who spend their working lives building and maintaining our communities.

Perhaps the clearest indication of the growing importance of our work was the **100% increase in applications for support compared with 2024**. Whilst this reflects growing awareness of the charity and the services we provide, it also highlights the pressures facing individuals and families across our industry and the increasing need for organisations such as Band of Builders.

Practical Support: Transforming Homes and Lives

During 2025, we successfully delivered six major practical projects, supporting Paul, Ben, Toby, Myles, Stevie, and Michael and Christine.

Together, these projects represented an extraordinary **£590,000 in combined estimated delivery value**, an increase of approximately 307% compared with the previous year.

Delivered over a combined 83 project days, the projects brought together 223 volunteer participations, with tradespeople generously contributing their time, skills and expertise to make a difference.

Each project presented its own challenges, but all shared the same purpose: to improve the lives of people facing circumstances beyond their control.

From creating accessible living spaces for those affected by serious illness or disability to transforming homes and gardens for families experiencing unimaginable difficulties, our volunteers once again demonstrated what can be achieved when the construction industry comes together.

Our work on Toby's Project was also featured on BBC's The One Show, bringing national attention to the extraordinary generosity of our volunteers and the difference our charity makes.

Whilst the financial value of these projects is significant, their true impact cannot be measured in pounds and pence. It is found in the independence restored, the pressure lifted from families and the reassurance that someone is there to help when it matters most.

Financial Assistance: Supporting Families When It Matters Most

Our financial assistance programme experienced significant growth throughout 2025, reflecting both the increasing demand for support and the continued development of our charitable services.

The number of financial grants awarded increased by **650% compared with the previous year**, whilst the total value of assistance awarded grew by more than **900%**.

This assistance provided vital relief to construction workers and their families experiencing financial hardship, helping with essential everyday costs including food and shopping vouchers, household utility bills, travel expenses, essential white goods and rent arrears.

For someone unable to work due to illness or injury, or a family struggling to make ends meet during an already difficult period, this support can make an immediate and meaningful difference.

Whether helping to put food on the table, keep the heating on or prevent someone from falling further behind with their rent, these grants offer more than financial assistance. They provide reassurance, dignity and some breathing space when it is needed most.

The substantial increase in demand reinforces the importance of maintaining accessible financial support alongside our practical projects and mental health services. It also highlights our responsibility to secure sustainable funding so that we can continue responding to those who turn to us for help.

Mental Health and Wellbeing: Every Conversation Matters

Mental health and wellbeing remained at the heart of our work throughout 2025. Whilst our practical projects often provide the most visible examples of what Band of Builders achieves, much of our impact happens through conversations and support that take place away from the public eye.

Our confidential text support service, delivered in partnership with Shout, continued to provide an important opportunity for individuals experiencing emotional distress to reach out for help.

Across an approximately 12-month reporting period from December 2024 to December 2025, the service recorded 39 conversations. The provider's separate September 2024 to September 2025 reporting data offers an important insight into the challenges facing those accessing support. Half of conversations involved low mood or sadness, 42% involved stress or worry, and 31% involved relationship difficulties.

Most concerning was that **23% of conversations involved suicidal thoughts or concerns**, reinforcing the importance of providing accessible and confidential mental health support.

These are more than statistics. They represent people facing some of life's most difficult moments and reinforce why accessible mental health support is so important.

Encouragingly, provider feedback indicated that 80% of assessed conversations were considered helpful.

Alongside our text support service, we received applications for direct counselling and wellbeing assistance during 2025, providing another pathway for those seeking more structured support.

One of the year's most significant developments was the launch of our Big Brew Tour, delivered in partnership with Tarmac Blue Circle and Travis Perkins.

Visiting more than 40 branches, the tour took conversations about mental health directly into the heart of the construction community, creating opportunities to talk openly, challenge stigma and encourage people to seek support.

Our ambition is not simply to respond when someone reaches crisis point, but to help create an industry where people feel able to speak up, look out for one another and access support before their circumstances become overwhelming.

Every conversation matters, and we remain committed to ensuring that nobody working in construction feels they have to face life's challenges alone.

The Strength of Our Community

The success of Band of Builders has always been built on the generosity and commitment of the people who support us.

Throughout 2025, we continued to witness extraordinary acts of kindness, determination and community spirit from individuals and businesses across the construction industry.

Among them was Nantwich builder Liam Challenor, who undertook the remarkable challenge of pushing a wheelbarrow from John o' Groats to Land's End, raising funds and awareness for mental health within construction.

Liam's determination was an inspiring reminder of the lengths people will go to in support of others and the importance of bringing our industry together around a shared purpose.

Our corporate partners also continued to play an essential role in enabling us to deliver our work.

From long-standing supporters such as CT1, Jewson, DEWALT and Talasey to the continued involvement of businesses including Tarmac Blue Circle, Travis Perkins, SIG Roofing, and Toolbank these relationships provide far more than financial support.

They bring together the materials, expertise, resources and industry connections that allow our relatively small charity to deliver projects and services on a national scale.

Every partnership, fundraising event, volunteer contribution and donation makes a difference, and we remain incredibly grateful to everyone who has chosen to support our work.

Strengthening the Charity for the Future

Whilst much of our work is visible through the projects we deliver, 2025 was also a year of important development behind the scenes.

We continued to operate with a small team, balancing the increasing demand for charitable support with the responsibility of developing an organisation capable of sustaining and expanding its impact.

Recognising the need to strengthen our foundations, we made a deliberate decision to invest in the charity's infrastructure.

This included the introduction of a new customer relationship management system, investment in a new website and continued improvements to our internal processes and operational capabilities.

These developments represent important steps towards improving how we manage relationships, engage supporters, coordinate volunteers and deliver assistance to those who need us.

Whilst investment in infrastructure does not always produce the same immediate visibility as a completed project, it is essential to ensuring that Band of Builders can continue to develop as a professional, sustainable and effective national charity.

Recognising the Challenges

Like many charities, Band of Builders continued to navigate a challenging operating environment throughout 2025.

The financial pressures facing individuals, families and businesses, combined with growing demand for charitable assistance, reinforced the importance of developing sustainable and diversified sources of income.

Delivering increasingly complex projects across the UK with a small team also placed considerable demands on our resources.

We must continually balance our ambition to help more people with our responsibility to maintain a financially sustainable and well-managed organisation.

The significant increase in applications for support demonstrates the importance of our services, but it also reminds us that we cannot take our ability to respond for granted.

These challenges have strengthened our determination to build a resilient charity, supported by strong partnerships, effective systems and a clear strategic direction.

Looking Ahead

As we move into 2026, our focus remains clear: to reach more people, strengthen our services and continue building a construction industry that looks after its own.

We will continue developing our practical, financial and wellbeing support, strengthening relationships with existing partners and creating new opportunities for businesses and individuals to become involved.

Our 2025 to 2027 strategy provides a clear direction for this work, with priorities including expanding practical and financial support, improving mental health and wellbeing, inspiring volunteers and engaging the next generation of construction workers.

Above all, we remain committed to ensuring that the people who spend their working lives building our communities know that support is available when they need it.

Finally, I want to thank our volunteers, trustees, staff, partners, fundraisers and everyone who has supported Band of Builders throughout 2025.

What we achieve is only possible because of you.

Together Stronger.

Gavin Crane
Chief Executive Officer

Date: 30 October 2026

BAND OF BUILDERS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report for the year ended 31st December 2025, together with the charity's financial statements.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities
Charitable Objectives and Public Benefit

Band of Builders exists to provide relief to people in need within the UK construction industry, particularly those affected by illness, disability and circumstances that create hardship.

The charity delivers its objectives through practical assistance, financial support and initiatives promoting mental health and wellbeing.

Its principal objectives include:
1. Coordinating and developing services to support members of the construction industry and their families.
2. Providing adaptations and improvements to accommodation to enhance quality of life.
3. Promoting health and wellbeing within the construction community.
4. Providing financial assistance to those experiencing hardship.

Public benefit
The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance
Significant activities and achievements against objectives
Review of Activities and Achievements

2025 was a year of significant growth in the scale of the charity's activities and demand for its services.

The charity received **374 applications for support**, compared with 187 in 2024, representing a **100% increase**.

Applications during the year comprised:
• 293 applications for financial assistance.
• 60 applications for practical project support.
• 21 applications for counselling and wellbeing support.

The trustees recognise that this increase reflects the growing demand for charitable assistance within the construction community, whilst also placing additional demands on the charity's resources and operational capacity.

Practical Support
During the reporting period, Band of Builders successfully completed six major practical projects across the UK.

These projects represented a combined estimated delivery value of £590,000, compared with £145,000 in 2024, an increase of approximately 307%.

The six completed projects were:
Paul's Project: Construction of accessible ground-floor bedroom and wet room facilities following paralysis caused by a spinal abscess.
Ben's Project: Essential roofing works to support a family affected by leukaemia.
Toby's Project: Completion of bedroom and wet room adaptations to improve the family's living environment.

Myles Project: Creation of a safer garden environment for a child living with a serious congenital heart condition.
Stevie's Project: Transformation of an outdoor space to improve accessibility for a teenager living with an incurable medical condition.
Michael and Christine's Project: Completion of essential home renovation works for a couple facing significant health and caring challenges.

The projects were completed over a combined 83 project days, with 223 volunteer participations recorded across the six projects.

As some volunteers contributed to more than one project, this figure represents participation across projects rather than the number of unique volunteers or volunteer days.

The trustees recognise the exceptional contribution of volunteers, project coordinators, professional tradespeople, suppliers and corporate partners in enabling these projects to be delivered.

The estimated combined delivery value includes the value of contributed labour, materials and services and should not be interpreted as equivalent to the charity's expenditure in its financial statements.

Financial Assistance

The charity's financial assistance programme experienced substantial growth during 2025, reflecting increased demand from individuals and families within the construction industry experiencing financial hardship.

The number of grants awarded increased by **650% compared with 2024**, whilst the total value of assistance awarded increased by approximately **900%**.

Financial assistance was provided to help meet essential living costs and alleviate immediate hardship. Support included food and shopping vouchers, assistance with household utility bills, travel expenses, essential white goods and rent arrears.

These grants provided targeted assistance to individuals and families facing financial pressures, including circumstances where illness, injury or other difficulties had affected their ability to meet essential household expenditure.

The trustees recognise the importance of this support in helping to relieve hardship and maintain household stability during periods of difficulty.

The substantial increase in applications and grants awarded highlights the growing importance of financial assistance within the charity's activities, whilst reinforcing the need for effective grantmaking procedures, appropriate financial oversight and sustainable funding.

Mental Health and Wellbeing

The charity continued to develop its mental health and wellbeing activities during 2025, providing access to confidential text-based support, direct counselling pathways and industry-wide awareness initiatives.

The charity received 21 applications for direct counselling and wellbeing support during the calendar year, providing an additional pathway for those seeking structured assistance.

The confidential text support service, delivered in partnership with Shout, recorded 39 conversations across an approximately 12-month period from December 2024 to December 2025, based on the provider's quarterly reporting periods.

Analysis of the provider's separate September 2024 to September 2025 reporting period identified low mood or sadness (50%), stress or worry (42.3%) and relationship difficulties (30.8%) as the most frequently recorded presenting issues.

Suicidal thoughts or concerns were recorded in 23.1% of conversations.

These figures demonstrate the range and seriousness of the challenges experienced by individuals accessing the service. Multiple presenting issues may be recorded within a single conversation.

Reported feedback indicated that 80% of assessed conversations were considered helpful, providing a positive indication of the service's contribution to supporting people experiencing emotional distress.

A significant development during 2025 was the launch of the Big Brew Tour in partnership with Tarmac Blue Circle and Travis Perkins.

The initiative visited more than 40 branches, providing opportunities to engage directly with the construction workforce, raise awareness of mental health challenges and promote available support services.

The trustees recognise that mental health and wellbeing remain significant concerns across the construction industry. Continued investment in accessible support services, awareness activities and industry partnerships forms an important part of the charity's longer-term strategy.

Fundraising and Community Engagement

The charity continued to receive support from individuals, businesses, industry organisations and community fundraisers throughout 2025.

Fundraising activity included events, corporate initiatives, individual challenges and donations.

One notable example was Liam Challenor's long-distance wheelbarrow challenge from John o'Groats to Land's End, which helped raise awareness of mental health and support for the charity.

The charity's profile was also strengthened through national media exposure, including coverage of Toby's Project on BBC's The One Show.

These activities contributed to increasing awareness of the charity's work and strengthening engagement with the wider construction community.

Corporate Partnerships
Partnerships with construction manufacturers, merchants, suppliers and other industry organisations continued to play an important role in the charity's activities.

Support from businesses including CT1, Jewson, DEWALT, Tarmac Blue Circle, Travis Perkins, SIG Roofing, Toolbank and Talasey helped provide financial contributions, donated materials, volunteering opportunities and increased awareness of the charity's work.

The trustees recognise that these relationships are essential to the charity's ability to deliver practical projects and engage the wider construction community.

Organisational Development

Throughout 2025, the charity continued to operate with a relatively small staff team, supported by trustees, volunteers and external partners.

Recognising the need to improve operational efficiency and build capacity for future growth, investment was made in the charity's infrastructure.

This included the introduction of a new customer relationship management system, investment in website development and improvements to internal processes.

These developments were intended to strengthen supporter engagement, improve information management and create a more sustainable operational foundation.

Challenges and Principal Risks
The trustees recognise that the charity operates in a challenging external environment, with pressures on charitable fundraising, business contributions and the resources required to deliver support.

The scale and complexity of nationwide practical projects, combined with limited internal staffing capacity, present ongoing operational challenges.

The 100% increase in applications for support during 2025 further reinforced the importance of ensuring that the charity has sufficient resources and appropriate processes to manage demand effectively.

The charity remains dependent on the generosity of volunteers, corporate partners and donors. Maintaining a diversified and sustainable funding base therefore remains a strategic priority.

The trustees continue to recognise the importance of effective financial management, appropriate governance, safeguarding, data protection and operational resilience.

Financial review
The trustees recognise the importance of maintaining the charity's financial sustainability whilst responding to increased demand for support and investing in its future development.

During 2025, the charity continued to balance the delivery of its charitable objectives with the need for effective financial management and responsible stewardship of its resources.

The charity's previously reported reserves policy sought to maintain free reserves equivalent to at least 40% of operating expenditure. This percentage allows our reserves to grow in line with the charity's income.

The trustees recognise the importance of maintaining appropriate reserves to support the charity's ongoing commitments, manage financial uncertainty and ensure continuity of charitable services.

Plans for future periods
Future Plans
The charity's strategic priorities continue to focus on increasing practical support, strengthening financial assistance, promoting mental health and wellbeing, expanding volunteer engagement and supporting the next generation of construction workers.

The trustees recognise the importance of balancing growth in charitable activity with financial sustainability, organisational capacity and effective governance.

The investments made during 2025 are intended to support more efficient operations and create opportunities for the charity to increase its impact in future years.

Structure, governance and management
The charity is a charitable incorporated organisation (CIO).

The trustees who served during the year and up to the date of signature of the financial statements were:

D M Seal - Chairman	
RW Morgan	(Appointed 1 January 2025)
PA Maxwell	
HC Newberry	
L Crane	
M Armstrong	(Resigned 28 February 2025)
R Dombrowski	(Resigned 15 April 2025)
M McGee	(Resigned 8 November 2025)
P Cape	(Resigned 7 June 2025)
T Height	(Resigned 13 April 2026)

Organisational structure

Structure, Governance and Management

Band of Builders is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission for England and Wales under charity number 1182283.

The charity operates under its Foundation constitution, approved on 28 February 2019.

The trustees are responsible for the strategic direction, governance and oversight of the charity.
Day-to-day management is delegated to the Chief Executive Officer, Gavin Crane.

Prospective trustees are formally proposed and approved by the existing Board in accordance with the charity's governing document.

Appreciation

The trustees extend their sincere thanks to the charity's staff, volunteers, beneficiaries, corporate partners, fundraisers and supporters.

Their collective commitment enables Band of Builders to continue providing meaningful assistance to people working in the UK construction industry and their families during times of greatest need.

The trustees' report was approved by the Board of Trustees.

Mr D Seal

Mr D Seal (Oct 30, 2026 16:50:52 GMT)

D M Seal - Chairman

Chairman

30 October 2026

BAND OF BUILDERS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BAND OF BUILDERS

I report to the trustees on my examination of the financial statements of Band of Builders (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 Charities Act 2011.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Ben Beech FCA
Whitings LLP
Fenland House
15B Hostmoor Avenue
March
Cambridgeshire
PE15 0AX
Date: .....

BAND OF BUILDERS

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	**3**	655,651	408,097
Other trading activities	**4**	136,400	114,073
Investments	**5**	2,264	2,526
Total income		794,315	524,696
Expenditure on:			
Raising funds	**6**	297,546	249,865
Charitable activities	**7**	477,689	237,305
Total expenditure		775,235	487,170
Net income and movement in funds		19,080	37,526
Reconciliation of funds:			
Fund balances at 1 January 2025		202,469	164,943
Fund balances at 31 December 2025		221,549	202,469

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BAND OF BUILDERS

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	**13**		8,793		9,332
Investments	**14**		10		10
			8,803		9,342
Current assets					
Stocks	**15**	35,000		8,444	
Debtors	**16**	62,377		43,052	
Cash at bank and in hand		140,829		161,431	
		238,206		212,927	
Creditors: amounts falling due within one year	**17**	(25,460)		(19,800)	
Net current assets			212,746		193,127
Total assets less current liabilities			221,549		202,469
The funds of the charity					
Unrestricted funds	**19**		221,549		202,469
			221,549		202,469

The financial statements were approved by the trustees on 30 October 2026

Mr D Seal

Mr D Seal (Oct 30, 2026 16:50:52 GMT)

D M Seal - Chairman

Chairman

BAND OF BUILDERS

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations			(17,821)		62,403
Investing activities					
Purchase of tangible fixed assets		(5,045)		(12,297)	
Investment income received		2,264		2,526	
Net cash used in investing activities			(2,781)		(9,771)
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(20,602)		52,632
Cash and cash equivalents at beginning of year			161,431		108,799
Cash and cash equivalents at end of year			140,829		161,431

1 Accounting policies

Charity information

Band of Builders is a Charitable Incorporated Organisation (CIO).

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

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.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

1 Accounting policies **(Continued)**

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

1.5 Expenditure

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

Expenditure is classified 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.

1.6 Tangible fixed assets

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

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

Plant and equipment	20% Reducing balance
Fixtures and fittings	20% Reducing balance
Computers	Straight line over 3 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1 Accounting policies **(Continued)**

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.10 Cash and cash equivalents

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

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

1 Accounting policies **(Continued)**

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

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

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	326,299	251,040
Sponsorship and patronage	329,352	157,057
	655,651	408,097
Donations and gifts		
Donations	137,399	214,137
Gifts in kind for projects	188,900	36,903
	326,299	251,040
Sponsorship and patronage		
Sponsorships and patronage	329,352	157,057
	329,352	157,057

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Counselling and activity income	27,522	14,200
Sponsorships	-	3,000
Events held	25,790	28,066
Sale of merchandise	17,705	15,790
Lottery and raffles	3,893	5,474
Event sponsorships	60,395	45,000
Other income	1,095	2,543
Other trading activities	136,400	114,073

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,264	2,526

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Fundraising events	78,454	73,920
Marketing costs and exhibitions	64,690	47,370
Purchase of 'BoB' merchandise	26,814	27,213
Support costs	127,588	101,362
	297,546	249,865

7 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Cost of projects	31,793	19,664
Gifts in kind for projects	188,900	36,903
Counselling and activity costs	22,204	21,279
Insurances	10,641	9,562
Grants awarded	28,381	3,064
Charity administration costs	34,097	7,390
	316,016	97,862
Share of support and governance costs (see note 8)		
Support	122,484	97,308
Governance	39,189	42,135
	477,689	237,305
Analysis by fund		
Unrestricted funds	477,689	237,305

8 Support costs allocated to activities

	2025 £	2024 £
Staff costs	185,926	181,345
Depreciation	5,584	4,491
Property rent	7,795	5,897
Postage and stationery	249	309
Office administration expenses	7,759	3,033
Telephone, websites and internet	7,678	4,348
Subscriptions	13,055	1,108
Legal and professional fees	413	175
Bank and similar charges	1,646	2,018
Motor vehicle expenses	25,071	-
Governance costs	34,085	38,081
	289,261	240,805
Analysed between:		
Fundraising	127,588	101,362
Charitable activities	161,673	139,443
	289,261	240,805

8 Support costs allocated to activities **(Continued)**

Governance costs comprise:	2025 £	2024 £
Independent examination fees	2,810	1,850
Accountancy	300	1,955
Charity consultants	30,975	34,276
	34,085	38,081

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,810	1,850
Depreciation of owned tangible fixed assets	5,584	4,491

10 Trustees

None of the trustees received any remuneration or benefits from the charity during the year.

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	4	4

Employment costs	2025 £	2024 £
Wages and salaries	173,083	163,310
Social security costs	9,038	14,569
Other pension costs	3,478	3,251
Staff training	327	215
	185,926	181,345

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Plant and equipment	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 January 2025	-	2,533	14,225	16,758
Additions	3,180	-	1,865	5,045
At 31 December 2025	3,180	2,533	16,090	21,803
Depreciation and impairment				
At 1 January 2025	-	1,399	6,027	7,426
Depreciation charged in the year	636	226	4,722	5,584
At 31 December 2025	636	1,625	10,749	13,010
Carrying amount				
At 31 December 2025	2,544	908	5,341	8,793
At 31 December 2024	-	1,134	8,198	9,332

14 Fixed asset investments

	Other investments
	£
Cost or valuation	
At 1 January 2025 & 31 December 2025	10
Carrying amount	
At 31 December 2025	10
At 31 December 2024	10

Other investments comprise:	Notes	2025 £	2024 £
Investments in subsidiaries	21	10	10

15 Stocks

	2025	2024
	£	£
Raw materials and consumables	35,000	8,444

16 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Trade debtors	57,612	24,898
Prepayments and accrued income	4,765	18,154
	62,377	43,052

17 Creditors: amounts falling due within one year

	2025	2024
	£	**£**
Other taxation and social security	6,022	7,135
Payments received on account	16,667	-
Trade creditors	-	8,115
Other creditors	1	-
Accruals and deferred income	2,770	4,550
	25,460	19,800

18 Retirement benefit schemes

	2025	2024
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	3,478	3,251

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	**£**	**£**	**£**
General funds	202,469	794,315	(775,235)	221,549

19 Unrestricted funds **(Continued)**

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	164,943	524,696	(487,170)	202,469

20 Related party transactions

Transactions with related parties
During the year the charity entered into the following transactions with related parties:

The charity is controlled by the trustees as a body and no individual does or could exert control.
The charity has rented storage from The Gift Box Co, a business entity owned by G. Crane and L. Crane (previously Stevenson) for rental of £7,795 (2024 £5,897), which is below market rent.

G . Crane is the CEO and L. Crane (previously Stevenson) is a Trustee of the charity. Both are excluded from all discussions relating to the rentals.

No other Trustee has received any remuneration or expenses in their capacity as a Trustee.

21 Subsidiaries

Details of the charity's subsidiaries at 31 December 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	Indirect
Band of Builders Trading Limited	103 Millfield, New Ash Green, Hartley, Kent, England, DA3 8HN	Dormant	Ordinary	100.00	